

SERFF Tracking Number:	AMMH-125222000	State:	Arkansas
Filing Company:	American Family Home Insurance Company	State Tracking Number:	AR-PC-07-025289
Company Tracking Number:	20070612-07		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	Recreational Vehicle Program		
Project Name/Number:	Rate and Rule filing/20070613-07		

Filing at a Glance

Company: American Family Home Insurance Company

Product Name: Recreational Vehicle Program SERFF Tr Num: AMMH-125222000 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: AR-PC-07-025289

Sub-TOI: 19.0003 Recreational Vehicle

Co Tr Num: 20070612-07

State Status:

Filing Type: Rate

Co Status:

Reviewer(s): Alexa Grissom, Betty Montesi

Author: Missy Deller

Disposition Date: 10/11/2007

Date Submitted: 06/29/2007

Disposition Status: Filed

Effective Date Requested (New): 01/01/2008

Effective Date (New): 11/15/2007

Effective Date Requested (Renewal): 01/01/2008

Effective Date (Renewal):

General Information

Project Name: Rate and Rule filing

Status of Filing in Domicile:

Project Number: 20070613-07

Domicile Status Comments:

Reference Organization: n/a

Reference Number: n/a

Reference Title: n/a

Advisory Org. Circular: n/a

Filing Status Changed: 10/11/2007

State Status Changed: 06/29/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Recreational Vehicle Program Rate and rule filing

Company and Contact

Filing Contact Information

Melissa Deller, Filing Analyst

mdeller@amig.com

7000 Midland Blvd.

(800) 759-9008 [Phone]

Amelia, OH 45102

(513) 947-4655[FAX]

Filing Company Information

American Family Home Insurance Company

CoCode: 23450

State of Domicile: Florida

<i>SERFF Tracking Number:</i>	<i>AMMH-125222000</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Family Home Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025289</i>
<i>Company Tracking Number:</i>	<i>20070612-07</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>Recreational Vehicle Program</i>		
<i>Project Name/Number:</i>	<i>Rate and Rule filing/20070613-07</i>		

7000 Midland Blvd.	Group Code: 127	Company Type:
Amelia, OH 45102	Group Name:	State ID Number:
(800) 759-9008 ext. [Phone]	FEIN Number: 31-0711074	

<i>SERFF Tracking Number:</i>	<i>AMMH-125222000</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Family Home Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025289</i>
<i>Company Tracking Number:</i>	<i>20070612-07</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>Recreational Vehicle Program</i>		
<i>Project Name/Number:</i>	<i>Rate and Rule filing/20070613-07</i>		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

SERFF Tracking Number: AMMH-125222000 State: Arkansas
Filing Company: American Family Home Insurance Company State Tracking Number: AR-PC-07-025289
Company Tracking Number: 20070612-07
TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle
Product Name: Recreational Vehicle Program
Project Name/Number: Rate and Rule filing/20070613-07

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/11/2007	10/11/2007
Filed	Alexa Grissom	07/10/2007	07/10/2007

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Alexa Grissom	07/02/2007	07/02/2007	Missy Deller	07/03/2007	07/03/2007

Industry
Response

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Revised effective date	Note To Reviewer	Missy Deller	10/09/2007	10/09/2007
Re open filing	Note To Reviewer	Missy Deller	10/09/2007	10/09/2007

<i>SERFF Tracking Number:</i>	<i>AMMH-125222000</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Family Home Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025289</i>
<i>Company Tracking Number:</i>	<i>20070612-07</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>Recreational Vehicle Program</i>		
<i>Project Name/Number:</i>	<i>Rate and Rule filing/20070613-07</i>		

Disposition

Disposition Date: 10/11/2007

Effective Date (New): 11/15/2007

Effective Date (Renewal):

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
American Family Home Insurance Company	7.100%	\$18,321	529	\$0	104.800%	-30.000%	0.000%

SERFF Tracking Number: AMMH-125222000 State: Arkansas
 Filing Company: American Family Home Insurance Company State Tracking Number: AR-PC-07-025289
 Company Tracking Number: 20070612-07
 TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle
 Product Name: Recreational Vehicle Program
 Project Name/Number: Rate and Rule filing/20070613-07

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Cover letter	Filed	Yes
Supporting Document	Explanatory Memeorandum	Filed	Yes
Supporting Document	Support	Filed	Yes
Supporting Document	Rate filing abstract	Filed	Yes
Supporting Document	Response	Filed	Yes
Rate	Filing	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>AMMH-125222000</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Family Home Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025289</i>
<i>Company Tracking Number:</i>	<i>20070612-07</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>Recreational Vehicle Program</i>		
<i>Project Name/Number:</i>	<i>Rate and Rule filing/20070613-07</i>		

Disposition

Disposition Date: 07/10/2007

Effective Date (New): 01/01/2008

Effective Date (Renewal):

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
American Family Home Insurance Company	7.100%	\$18,321	529	\$0	104.800%	-30.000%	0.000%

SERFF Tracking Number: AMMH-125222000 State: Arkansas
 Filing Company: American Family Home Insurance Company State Tracking Number: AR-PC-07-025289
 Company Tracking Number: 20070612-07
 TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle
 Product Name: Recreational Vehicle Program
 Project Name/Number: Rate and Rule filing/20070613-07

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Cover letter	Filed	Yes
Supporting Document	Explanatory Memeorandum	Filed	Yes
Supporting Document	Support	Filed	Yes
Supporting Document	Rate filing abstract	Filed	Yes
Supporting Document	Response	Filed	Yes
Rate	Filing	Filed	Yes

SERFF Tracking Number: AMMH-125222000 State: Arkansas
Filing Company: American Family Home Insurance Company State Tracking Number: AR-PC-07-025289
Company Tracking Number: 20070612-07
TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle
Product Name: Recreational Vehicle Program
Project Name/Number: Rate and Rule filing/20070613-07

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/02/2007

Submitted Date 07/02/2007

Respond By Date

Dear Melissa Deller,

This will acknowledge receipt of the captioned filing.

The Rf-1 abstract indicates that insureds will receive greater than a 100 percent increase. Please advise what factors would develop such a huge increase and if they are supported by losses.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 07/03/2007

Submitted Date 07/03/2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Response to problem report dated July 2, 2007

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response

Comment: Support

No Form Schedule items changed.

SERFF Tracking Number: *AMMH-125222000* *State:* *Arkansas*
Filing Company: *American Family Home Insurance Company* *State Tracking Number:* *AR-PC-07-025289*
Company Tracking Number: *20070612-07*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0003 Recreational Vehicle*
Product Name: *Recreational Vehicle Program*
Project Name/Number: *Rate and Rule filing/20070613-07*

No Rate/Rule Schedule items changed.

Sincerely,
Missy Deller

SERFF Tracking Number: *AMMH-125222000* *State:* *Arkansas*
Filing Company: *American Family Home Insurance Company* *State Tracking Number:* *AR-PC-07-025289*
Company Tracking Number: *20070612-07*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0003 Recreational Vehicle*
Product Name: *Recreational Vehicle Program*
Project Name/Number: *Rate and Rule filing/20070613-07*

Note To Reviewer

Created By:

Missy Deller on 10/09/2007 03:01 PM

Subject:

Revised effective date

Comments:

We would like to revise our effective date of this filing to 11/15/07.

SERFF Tracking Number: *AMMH-125222000* *State:* *Arkansas*
Filing Company: *American Family Home Insurance Company* *State Tracking Number:* *AR-PC-07-025289*
Company Tracking Number: *20070612-07*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0003 Recreational Vehicle*
Product Name: *Recreational Vehicle Program*
Project Name/Number: *Rate and Rule filing/20070613-07*

Note To Reviewer

Created By:

Missy Deller on 10/09/2007 08:24 AM

Subject:

Re open filing

Comments:

Could you please re-open this filing so I can revise the effective date.

Thank you,
Melissa Deller

SERFF Tracking Number:	AMMH-125222000	State:	Arkansas
Filing Company:	American Family Home Insurance Company	State Tracking Number:	AR-PC-07-025289
Company Tracking Number:	20070612-07		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	Recreational Vehicle Program		
Project Name/Number:	Rate and Rule filing/20070613-07		

Rate Information

Rate data applies to filing.

Filing Method:	Prior approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
American Family Home Insurance Company	0.000%	7.100%	\$18,321	529	\$0	104.800%	-30.000%

<i>SERFF Tracking Number:</i>	<i>AMMH-125222000</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Family Home Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025289</i>
<i>Company Tracking Number:</i>	<i>20070612-07</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>Recreational Vehicle Program</i>		
<i>Project Name/Number:</i>	<i>Rate and Rule filing/20070613-07</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Filing	G-1 through R-10	Replacement	Rate and rule filing.pdf

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

GENERAL RULES

1. Violations and Accidents

a. Major Violation means a conviction of any of the following:

1. Driving while intoxicated or under the influence of drugs.
2. Failure to stop and report when involved in an accident.
3. Careless, reckless or negligent driving.
4. Driving to endanger or with disregard of safety.
5. Driving while license is suspended, revoked, cancelled or barred.
6. Driver's license is suspended, revoked, cancelled or barred.
7. Drag racing or participating in speed contests.
8. Driving wrong way, driving wrong side, driving left of center.
9. Fleeing or attempting to elude a police officer.
10. Any speeding violation in excess of 40 mph over the limit.

b. Minor Violation means any conviction not listed under Major Violations or At-Fault Accidents.

c. At-Fault Accident means any accident involving any operator for which that operator was at fault and/or any accident where damages in excess of the state of residence's chargeability limits were paid by that operator or the operator's representative, EXCEPT those occurring under the following circumstances:

1. Any accident where the accumulated total damages do not exceed \$1000 including any deductible.
2. Vehicle lawfully parked and stationary at the time of the accident. If the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the vehicle.
3. Any accident where the insured is struck by another vehicle and the applicant or other resident operator is reimbursed by, or on behalf of, the individual(s) who are responsible for an accident or receives judgment against any such person; or the applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person.
4. Any accident where the operator of the other vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident.
5. Any accident where the unit operated by the applicant or any resident operator is the victim of a "hit-and-run", if the applicant or resident operator reports the accident to the proper authority within 24 hours.
6. Any accident caused by collision with a bird or animal.
7. Accidents involving Physical Damage, limited to and caused by flying missiles, or falling objects.

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		G-1	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

d. **Felony Violation** means any conviction for a felony in the past 10 years.

2. POLICY TERM

Policies may be issued for a term of 12 months.

3. MINIMUM PREMIUM REQUIREMENTS

a. Motor Home:

1. The Minimum Written Premium is \$100 per unit.
2. The Minimum Earned Premium is \$100 per unit.

b. Travel Trailer:

1. The Minimum Written Premium is \$100 per unit.
2. The Minimum Earned Premium is \$100 per unit.

4. CANCELLATION

If the company or the insured cancels a policy, the return premium shall be calculated on a pro rata basis, subject to any applicable minimum premiums.

5. DISCOUNTS AND SURCHARGES AND FEES

a. DISCOUNTS (Unless noted, discounts are subject to a combined 30% maximum.)

1. Loss Free Discount

- a. This discount will apply at the first renewal and any subsequent renewal.
- b. If no discount is present and the combined paid losses are \$500 or less during the policy period, or the cause of loss is glass or towing the lesser discount will be applied at renewal.
- c. If the lesser discount is present and the combined paid losses are \$500 or less during the policy period, or the cause of loss is glass or towing the greater discount will be applied at renewal.
- d. If the greater discount is present and the combined paid losses are \$500 or less during the policy period, or the cause of loss is glass or towing the greater discount will be applied at renewal.
- e. If no discount is present and the combined paid losses are greater than \$500 during the policy period, and the cause of loss is other than glass or towing no discount will be applied at renewal.
- f. If the lesser discount is present and the combined paid losses are greater than \$500 during the policy period, and the cause of loss is other than glass or towing no discount will be applied at renewal.

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		G-2	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

- g. If the greater discount is present and the combined paid losses are greater than \$500 during the policy period, or the cause of loss is other than glass or towing the lesser discount will be applied at renewal.
- h. This discount will apply to Bodily Injury, Property Damage, Other Than Collision, Collision, Personal Injury Protection, and Uninsured Motorist coverages.
- i. Available for motor home and travel trailer units.
- j. This discount does not apply toward the maximum allowable discount of 30%.

2. Association Discount

- a. A discount will be applied if the principal operator is a member of an association/affinity. A membership card is required for documentation.
- b. Available for motor home and travel trailer units.
- c. This discount will apply to all coverages.

3. Anti-Theft Device

a. Alarm Only

- 1. To qualify, the vehicle must be equipped with a hood lock which can be released only from inside the vehicle or is equipped with an alarm only device that sounds an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes.
- 2. Available on motor homes and travel trailers.
- 3. This discount applies to Other Than Collision coverage.

b. Active Disabling Device

- 1. To qualify, the vehicle must be equipped with an active disabling device that disables the vehicle by making the fuel, ignition or starting system inoperative.
- 2. A disabling device is categorized as active if a separate manual step is required to engage the device.
- 3. Available on motor home units.
- 4. This discount applies to Other Than Collision coverage.

c. Passive Disabling Device

- 1. A passive disabling device disables the vehicle by making the fuel, ignition or starting system inoperative.
- 2. A disabling device is categorized as passive if a separate manual step is not required to engage the device.
- 3. Available on motor home units.

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		G-3	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

4. This discount applies to Other Than Collision coverage

d. VIN Etching

1. This discount will be applied for a vehicle that has the vehicle identification number etched into the vehicle's windows and/or body parts.
2. Available on motor home and travel trailer units.
3. This discount will apply to Other Than Collision coverage.

4. Motor Vehicle Accident Prevention Course Discount

a. Discount applies, provided:

1. The principal operator of the vehicle has a completion certificate, dated within the most recent three years, certifying that he or she has successfully completed a motor vehicle accident prevention course approved by the Arkansas Department of Motor Vehicles. The course must have been taught by an Arkansas approved instructor and include the state minimum number of course hours.
2. The principal operator must 55 or older.

b. This discount shall apply:

1. To new and renewal policies with inception dates within the three-year period following the course completion date.
2. Only to the vehicle principally operated by the person with a course completion certificate.
3. Only once to each such vehicle regardless of the number of operators with course completion certificates.

c. Available on motor home units.

d. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection and Collision coverages.

5. Anti-Lock Brakes

- a.** This discount will be applied for a vehicle that is equipped with a factory installed four wheel Anti-Locking Braking System (ABS). Refer to company for required evidence of factory installation of Anti-Locking Braking System prior to granting discount.
- b.** Available on motor home units.
- c.** This discount will apply to Bodily Injury and Property Damage coverages.

b. SURCHARGES

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		G-4	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

1. Driving Record Surcharges.

- a. The following points are applied to any acceptable violation:
 - 1. **Minor Violation** 1 point for each occurrence.
 - 2. **At-Fault Accident** 4 points for each occurrence.
 - 3. **Major Violation** 5 points for each occurrence.
 - 4. **Felony Violation** 15 points for each occurrence.
- b. These surcharges will only apply to the principal operator.
- c. Applicable for motor home and travel trailer units.
- d. This surcharge will apply to Other Than Collision, Collision, Bodily Injury and Property Damage coverages for motor homes.
- e. This surcharge will apply to Other Than Collision and Collision coverages for travel trailers.

2. Full Timer Surcharge

- a. A surcharge will be applied for any unit used as a primary residence for 6 months or more a year.
- b. Applicable for motor home and travel trailer units.
- c. This surcharge will apply to Other Than Collision, Collision, Bodily Injury and Property Damage coverages for motor homes.
- d. This surcharge will apply to Other Than Collision and Collision coverages for travel trailers.

3. Inexperienced Operator Surcharge

- a. A surcharge will be applied for the principal operator who has owned and operated the unit for less than 12 months in the U.S.
- b. Applicable for motor home and travel trailer units.
- c. This surcharge will apply to Other Than Collision, Collision, Bodily Injury and Property Damage coverages for motor homes.
- d. This surcharge will apply to Other Than Collision and Collision coverages for travel trailers.

4. Joint Ownership Surcharge

- a. A surcharge will be applied for any unit that is owned by two or more individuals residing in separate households and used only for personal recreation.
- b. Can not be used in conjunction with a company or business.
- c. Applicable for motor home and travel trailer units.
- d. This surcharge will apply to Other Than Collision, Collision, Bodily Injury and Property Damage coverages for motor homes.
- e. This surcharge will apply to Other Than Collision and Collision coverages for travel trailers.

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		G-5	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

5. Use Surcharge

a. Personal Rental Use

1. This surcharge will apply if the unit is individually owned, rented, or loaned only to family or close personal friends.
2. Rented or loaned not more than 3 times in a year.
3. Rented or loaned not more than 15 days at a time.
4. Never advertised for rent.
5. Applicable to motor home and travel trailer units.
6. This surcharge will apply to Other Than Collision, Collision, Bodily Injury and Property Damage coverages for motor homes.
7. This surcharge will apply to Other Than Collision and Collision coverages for travel trailers.

b. Light Business Use

1. This surcharge will apply if the unit is individually owned and used in connection with the owner's trade, profession or occupation.
2. It is never rented or loaned to others.
3. It is not driven more than 12,000 miles annually.
4. There is no exposure from the public being in or on the motor home or travel trailer.
5. Applicable for motor home and travel trailer units.
6. This surcharge will apply to Other Than Collision, Collision, Bodily Injury and Property Damage coverages for motor homes.
7. This surcharge will apply to Other Than Collision and Collision coverages for travel trailers.

c. Heavy Business Use

1. This surcharge will apply if the unit is individually owned and used in connection with the owner's trade, profession or occupation.
2. It is never rented or loaned to others.
3. It is not driven more than 20,000 miles annually.
4. There is limited exposure from the public being in or on the motor home or travel trailer.
5. Applicable for motor home and travel trailer units.
6. This surcharge will apply to Other Than Collision, Collision, Bodily Injury and Property Damage coverages for motor homes.
7. This surcharge will apply to Other Than Collision and Collision coverages for travel trailers.

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		G-6	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

6. Youthful Operator Surcharge

- a. This surcharge will apply if any operator is under age 26.
- b. Applicable for motor home and travel trailer units.
- c. This surcharge will apply to Other Than Collision, Collision, Bodily Injury and Property Damage coverages for motor homes.
- d. This surcharge will apply to Other Than Collision and Collision coverages for travel trailers.

7. Ineligible Risk Surcharge

- a. This surcharge will apply if any agent has bound a risk that does not fit within our existing guidelines as an eligible risk.
- b. Applicable for motor home and travel trailer units.
- c. This surcharge will apply to Other Than Collision, Collision, Bodily Injury and Property Damage coverages for motor homes.
- d. This surcharge will apply to Other Than Collision and Collision coverages for travel trailers.

8. Unverifiable MVR Surcharge

- a. This surcharge will apply to any rated operator whose motor vehicle record is not verifiable.
- b. Applicable for motor home and travel trailer units.
- c. This surcharge will apply to Other Than Collision, Collision, Bodily Injury and Property Damage coverages for motor homes.
- d. This surcharge will apply to Other Than Collision and Collision coverages for travel trailers.

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		G-7	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

TERRITORY DEFINITIONS

1. Territories are defined by zip code.
2. Zip codes are listed in numeric order in the Territory that they apply.
3. Territories for new zip codes should be determined as follows:
 - a. New zip codes that were split off from old zip codes shall use the Territory of the former zip code for that area.
 - b. New zip codes that combine all or parts of other zip codes shall be assigned to a Territory that was assigned to one of the previous zip codes.

Territory 1: 1.00 Factor

Following Zip Codes:

Remainder of State

Territory 2: 1.15 Factor

Following Zip Codes:

71601	71602	71603	71611	71612	71613	71638	71640	71653	71659
71721	71728	71743	71772	71801	71802	71825	71826	71827	71831
71838	71845	71847	71855	71860	71862	71901	71902	71903	71909
71910	71913	71914	71920	71921	71922	71923	71929	71932	71933
71935	71937	71940	71941	71942	71943	71944	71945	71949	71950
71951	71952	71953	71956	71957	71958	71959	71960	71961	71962
71964	71965	71966	71968	71969	71970	71972	71973	71998	71999
72004	72073	72079	72087	72104	72105	72132	72133	72152	72168
72175	72182								

Territory 3: 1.10 Factor

Following Zip Codes:

71740	71752	71753	71754	71770	71861	72007	72023	72024	72037
72046	72072	72083	72086	72176	72701	72702	72703	72704	72717
72727	72728	72729	72730	72735	72737	72741	72744	72749	72753
72762	72764	72765	72766	72769	72770	72774	72901	72902	72903
72904	72905	72906	72908	72913	72914	72916	72917	72918	72919
72921	72923	72932	72934	72935	72936	72937	72938	72940	72941
72945	72946	72947	72948	72952	72955	72956	72957	72959	

Territory 4: 1.05 Factor

Following Zip Codes:

72537	72544	72617	72619	72623	72626	72634	72635	72642	72651
72653	72654	72658	72659	72661	72668	72672	72677	72687	

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		T-1	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

RATING FACTORS

Age/Marital Status

Motor Home

	BI/PD		OTC		Collision	
	<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>
16-19	1.900	2.250	1.790	1.990	2.100	2.500
20-23	1.900	2.250	1.790	1.990	2.100	2.500
24-27	1.500	2.000	1.790	1.990	2.100	2.500
28-30	1.500	1.850	1.790	1.900	2.100	2.500
31-34	1.050	1.850	1.200	1.474	1.250	2.000
35-39	1.050	1.800	1.200	1.474	1.250	1.940
40-44	1.000	1.800	1.100	1.474	1.100	1.700
45-50	1.000	1.500	1.100	1.474	1.000	1.700
51-56	0.950	1.500	0.950	1.330	1.000	1.500
57-62	0.950	1.800	0.950	1.330	1.050	1.500
63-68	1.250	1.800	1.000	1.210	1.000	1.800
69-75	1.250	2.400	1.100	1.210	1.300	1.800
76-98	2.000	2.400	1.100	1.210	1.550	1.800

Travel Trailer

	OTC		Collision	
	<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>
16-19	1.500	1.875	1.500	1.875
20-23	1.500	1.875	1.500	1.875
24-27	1.500	1.875	1.500	1.875
28-30	1.500	1.875	1.500	1.875
31-34	1.150	1.650	1.200	1.650
35-39	1.150	1.650	1.200	1.650
40-44	1.000	1.250	1.200	1.500
45-50	0.950	1.188	0.950	1.188
51-56	1.000	1.250	1.000	1.250
57-62	0.950	1.188	1.200	1.500
63-68	0.950	1.188	1.200	1.500
69-75	1.050	1.313	1.200	1.500
75-98	1.050	1.313	1.200	1.500

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		R-1	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

Class Factors

	<u>Motor Home</u>			<u>Travel Trailer</u>		
	<u>BI/PD</u>	<u>OTC</u>	<u>Collision</u>		<u>OTC</u>	<u>Collision</u>
Class A	1.000	1.000	1.000	Conventional	1.000	1.000
Class B	2.010	0.660	1.144	Pop-up	0.510	0.500
Class C	0.860	0.736	0.856	5th Wheel	1.040	0.700
Heavy Tow	1.000	1.000	1.000	Truck Mount	0.700	1.040

Settlement Options

<u>Motor Home</u>		<u>Travel Trailer</u>	
ACV	1.00	ACV	1.00
Agreed Value	1.05	Agreed Value	1.10
Replacement Cost	1.12	Replacement Cost	1.15
Purchase Price	1.05	Purchase Price	1.10

Deductibles

<u>Other Than Collision</u>		<u>Collision</u>	
\$100	1.163	\$100	1.056
\$250	1.000	\$250	1.000
\$500	0.813	\$500	0.938
\$1000	0.633	\$1000	0.808
\$2000	0.443	\$2000	0.628
\$5000	0.350	\$5000	0.420

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		R-2	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

MOTOR HOME RELATIVITY TO BE APPLIED TO ALL BASE RATES

Rating Base

OTC

Collision

0	0.346	0.404
15,000	0.435	0.450
20,000	0.485	0.520
25,000	0.575	0.594
30,000	0.625	0.642
35,000	0.690	0.714
40,000	0.744	0.761
45,000	0.822	0.833
50,000	0.867	0.881
55,000	0.948	0.952
60,000	1.000	1.000
65,000	1.053	1.072
70,000	1.115	1.119
75,000	1.178	1.191
80,000	1.240	1.239
85,000	1.302	1.310
90,000	1.365	1.358
95,000	1.400	1.430
100,000	1.495	1.477
105,000	1.558	1.549
110,000	1.620	1.597
115,000	1.682	1.668
120,000	1.745	1.716
125,000	1.812	1.787
130,000	1.875	1.835
135,000	1.937	1.907
140,000	1.999	1.954
145,000	2.062	2.026
150,000	2.125	2.074
155,000	2.187	2.145
160,000	2.254	2.193
165,000	2.319	2.265
170,000	2.379	2.312
175,000	2.438	2.384
180,000	2.502	2.432
185,000	2.566	2.503
190,000	2.631	2.551
195,000	2.695	2.623
200,000	2.757	2.670
205,000	2.813	2.735
210,000	2.882	2.805
215,000	2.944	2.865

Base Rates
OTC \$ 458
Collision ; 167

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		R-3	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

220,000	3.013	2.925
225,000	3.075	2.985
230,000	3.136	3.045
235,000	3.201	3.105
240,000	3.260	3.165
245,000	3.324	3.225
250,000	3.387	3.285
255,000	3.464	3.345
260,000	3.537	3.405
265,000	3.610	3.465
270,000	3.683	3.525
275,000	3.756	3.585
280,000	3.829	3.645
285,000	3.907	3.705
290,000	3.979	3.765
295,000	4.052	3.825
300,000	4.125	3.885
305,000	4.198	3.945
310,000	4.271	4.005
315,000	4.348	4.065
320,000	4.422	4.135
325,000	4.495	4.195
330,000	4.567	4.255
335,000	4.640	4.315
340,000	4.713	4.375
345,000	4.786	4.435
350,000	4.864	4.500
355,000	4.936	4.600
360,000	5.010	4.700
365,000	5.082	4.750
370,000	5.155	4.800
375,000	5.228	4.850
380,000	5.306	4.900
385,000	5.379	4.950
390,000	5.451	5.000
395,000	5.525	5.055
400,000	5.598	5.105
405,000	5.670	5.205
410,000	5.748	5.305
415,000	5.821	5.405
420,000	5.894	5.505
425,000	5.967	5.605
430,000	6.039	5.705
435,000	6.113	5.805
440,000	6.185	5.905
445,000	6.263	5.955
450,000	6.336	6.055
455,000	6.409	6.105

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		R-4	01/01/2008	06/29/07

<p style="text-align: center;">ARKANSAS AMERICAN FAMILY HOME INSURANCE COMPANY RECREATIONAL VEHICLE PROGRAM</p>
--

	460,000	6.482	6.205
	465,000	6.554	6.305
	470,000	6.627	6.405
	475,000	6.706	6.500
	480,000	6.778	6.600
	485,000	6.851	6.700
	490,000	6.924	6.750
	495,000	6.997	6.800
	500,000	7.070	6.850
Each Add'l \$5,000	0.072	0.080	

* Curve will interpolate to \$100 increments

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		R-5	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

MOTOR HOME ADDITIONAL COVERAGES

Bodily Injury Base Rate \$29

25/50	1.00
50/100	1.20
100/300	1.39
300/500	1.58
500/500	1.70
\$1M/\$1M	6.50
\$1M CSL	8.25

Property Damage Base Rate \$33

\$ 25,000	1.00
\$ 50,000	1.03
\$ 100,000	1.08
\$ 300,000	1.16
\$ 500,000	1.20
\$1,000,000	2.00

Uninsured Motorists Base Rate \$20

25/50	1.00
50/100	1.25
100/300	1.55
300/500	1.80
500/500	3.80
\$1M/\$1M	6.00
\$1M CSL	6.00

Trailer Coverage

Per \$100	\$1.70
-----------	--------

Loss Assessment Coverage

\$5000	\$10
--------	------

Land Motor Vehicle/Small Watercraft

Per Unit	\$200
----------	-------

**Personal Injury Protection Medical Payment
& Work Loss Rate \$23**

**Personal Injury Protection Medical Payment
& \$5,000 Accidental Death Rate \$20**

**Personal Injury Protection Work Loss &
\$5,000 Accidental Death Rate \$15**

UMPD Base Rate \$8

\$ 25,000	1.00
\$ 50,000	1.38
\$ 100,000	1.62
\$ 300,000	3.25
\$ 500,000	4.00
\$1,000,000	8.25

Personal Injury Protection Basic Rate \$39

**Personal Injury Protection Medical
Payments Only Rate \$14**

**Personal Injury Protection \$5,000 Accidental
Death Only Rate \$6**

**Personal Injury Protection Work Loss Only
Rate \$9**

Underinsured Motorists Base Rate \$13

25/50	1.00
50/100	1.23
100/300	1.46
300/500	1.69
500/500	3.61
\$1M/\$1M	6.00
\$1M CSL	6.00

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		R-6	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

TRAVEL TRAILER RELATIVITY TO BE APPLIED TO ALL BASE RATES

<u>Rating Base</u>	<u>OTC</u>	<u>Collision</u>
0 - 2,000	0.328	0.172
2,001 - 4,000	0.508	0.195
4,000 - 6,000	0.582	0.219
6,001 - 8,000	0.648	0.391
8,001 - 10,000	0.721	0.492
10,001 - 12,000	0.787	0.586
12,001 - 14,000	0.861	0.688
14,001 - 16,000	0.918	0.781
16,001 - 18,000	0.959	0.898
18,001 - 20,000	1.000	1.000
20,001 - 22,000	1.033	1.126
22,001 - 24,000	1.074	1.179
24,001 - 26,000	1.115	1.232
26,001 - 28,000	1.156	1.285
28,001 - 30,000	1.189	1.338
30,001 - 32,000	1.230	1.390
32,001 - 34,000	1.254	1.443
34,001 - 36,000	1.303	1.496
36,001 - 38,000	1.361	1.549
38,001 - 40,000	1.402	1.602
40,001 - 42,000	1.451	1.654
42,001 - 44,000	1.500	1.707
44,001 - 46,000	1.549	1.760
46,001 - 48,000	1.607	1.813
48,001 - 50,000	1.648	1.866
50,001 - 52,000	1.697	1.918
52,001 - 54,000	1.746	1.971
54,001 - 56,000	1.795	2.024
56,001 - 58,000	1.844	2.077
58,001 - 60,000	1.893	2.130
60,001 - 62,000	1.918	2.182
62,001 - 64,000	1.943	2.235
64,001 - 66,000	2.016	2.288
66,001 - 68,000	2.078	2.341
68,001 - 70,000	2.139	2.394
70,001 - 72,000	2.180	2.446
72,001 - 74,000	2.221	2.499
74,001 - 76,000	2.262	2.552
76,001 - 78,000	2.324	2.605
78,001 - 80,000	2.385	2.658
80,001 - 82,000	2.426	2.710
82,001 - 84,000	2.467	2.763
84,001 - 86,000	2.508	2.816
86,001 - 88,000	2.570	2.869

Base Rates	
OTC	\$ 296
Collision	\$ 165

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		R-7	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

<u>Rating Base</u>	<u>OTC</u>	<u>Collision</u>
88,001 - 90,000	2.631	2.922
90,001 - 92,000	2.672	2.974
92,001 - 94,000	2.713	3.027
94,001 - 96,000	2.746	3.080
96,001 - 98,000	2.807	3.133
98,001 - 100,000	2.869	3.186
100,001 - 102,000	2.910	3.238
102,001 - 104,000	2.951	3.291
104,001 - 106,000	2.992	3.344
106,001 - 108,000	3.053	3.397
108,001 - 110,000	3.115	3.450
110,001 - 112,000	3.156	3.502
112,001 - 114,000	3.197	3.555
114,001 - 116,000	3.238	3.608
116,001 - 118,000	3.299	3.661
118,001 - 120,000	3.361	3.714
120,001 - 122,000	3.402	3.766
122,001 - 124,000	3.443	3.819
124,001 - 126,000	3.484	3.872
126,001 - 128,000	3.545	3.925
128,001 - 130,000	3.607	3.978
130,001 - 132,000	3.648	4.030
132,001 - 134,000	3.689	4.083
134,001 - 136,000	3.730	4.136
136,001 - 138,000	3.791	4.189
138,001 - 140,000	3.852	4.242
140,001 - 142,000	3.893	4.294
142,001 - 144,000	3.934	4.347
144,001 - 146,000	3.975	4.400
146,001 - 148,000	4.037	4.453
148,001 - 150,000	4.098	4.505
Each Add'l \$2000	.041	.051

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		R-8	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

ADDITIONAL COVERAGES FOR MOTOR HOMES AND TRAVEL TRAILERS

Full Timer Base Rate \$53

\$ 25,000	1.00
\$ 50,000	1.23
\$100,000	1.43
\$300,000	1.70
\$500,000	1.87

Vacation Liability Base Rate \$5

\$ 10,000	1.00
\$ 25,000	2.00
\$ 50,000	3.00
\$ 100,000	4.00
\$ 300,000	5.00
\$ 500,000	6.00

Diminishing Deductible Base Rate \$10

\$ 100	1.00
\$ 250	1.50
\$ 500	2.00
\$1000	2.50
\$2000	3.00
\$5000	5.00

Towing & Labor Base Rate \$10

\$ 50	1.00
\$100	2.00
\$250	3.00
\$500	3.50
Reasonable	4.00

Emergency Expense Base Rate \$5

\$500	1.00
\$750	1.60
\$2500	6.00
\$7500	10.00

Replacement Cost Personal Effects

Per \$100	\$.60
-----------	-------

ACV Personal Effects

Per \$100	\$.50
-----------	-------

Secured Storage Personal Effects

Per \$100	\$2.00
-----------	--------

Fire Department Service Charge

No Charge

Identity Fraud Expense Coverage

\$2000/\$5000	\$30
---------------	------

Accidental Death & Dismemberment

Per Unit	\$10
----------	------

Outstanding Balance

Per Unit	\$10
----------	------

Mexico Coverage

Per Unit	\$15
----------	------

Adjacent Structure Coverage

\$2000	\$35
--------	------

Full Timer Medical Payments

\$20,000	\$30
----------	------

Full Safety Glass

Motor Home	\$40
Travel Trailer	\$25

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		R-9	01/01/2008	06/29/07

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

DISCOUNTS

Loss Free (Motor Home & Travel Trailer)

1 st Renewal	1%
2 nd & Subsequent	15%

Association (Motor Home& Travel Trailer)	5%
---	----

Anti-Theft Devices

Alarm (Motor Home)	5%
Active Disabling Device (Motor Home)	5%
Passive Disabling Device (Motor Home)	15%
VIN (Motor Home & Travel Trailer)	5%

Accident Prevention (Motor Home)	10%
---	-----

Maximum Discount (Excluding Loss Free)	30%
---	------------

SURCHARGES

Joint Ownership	50%
------------------------	-----

Use

Light Business	50%
Heavy Business	100%
Personal Rental	100%

Youthful Operator	65%
--------------------------	-----

Inexperienced Operator	10%
-------------------------------	-----

Ineligible Risk Surcharge	225%
----------------------------------	------

Unverifiable MVR Surcharge	25%
-----------------------------------	-----

Primary Residence/Full Timer	10%
-------------------------------------	-----

Driving Record Points

Each minor violation is charged one point. Each at-fault accident is charged four points. Each major violation is charged five points. Each felony violation is charged fifteen points.

Driving Record Surcharge (0 points)	0%
Driving Record Surcharge (1 point)	0%
Driving Record Surcharge (2 points)	0%
Driving Record Surcharge (3 points)	20%
Driving Record Surcharge (4 points)	50%
Driving Record Surcharge (5 points)	75%
Driving Record Surcharge (6 points)	100%
Driving Record Surcharge (7 points)	125%
Each Additional Point	25%

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		R-10	01/01/2008	06/29/07

SERFF Tracking Number:	AMMH-125222000	State:	Arkansas
Filing Company:	American Family Home Insurance Company	State Tracking Number:	AR-PC-07-025289
Company Tracking Number:	20070612-07		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	Recreational Vehicle Program		
Project Name/Number:	Rate and Rule filing/20070613-07		

Supporting Document Schedules

Bypassed -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Filed	07/10/2007
Bypass Reason:	N/a now in new serff system			
Comments:				

Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	07/10/2007
Bypass Reason:	n/a			
Comments:				

Bypassed -Name:	NAIC loss cost data entry document	Review Status:	Filed	07/10/2007
Bypass Reason:	n/a			
Comments:				

Satisfied -Name:	Cover letter	Review Status:	Filed	07/10/2007
Comments:	Cover letter			
Attachment:	ARcoverltr.pdf			

Satisfied -Name:	Explanatory Memeorandum	Review Status:	Filed	07/10/2007
Comments:	Memo			
Attachment:	Filing Memorandum Rate.pdf			

Review Status:

SERFF Tracking Number: *AMMH-125222000* *State:* *Arkansas*
Filing Company: *American Family Home Insurance Company* *State Tracking Number:* *AR-PC-07-025289*
Company Tracking Number: *20070612-07*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0003 Recreational Vehicle*
Product Name: *Recreational Vehicle Program*
Project Name/Number: *Rate and Rule filing/20070613-07*

Satisfied -Name: Support Filed 07/10/2007

Comments:

Attachments:

RV_70_AR_4Q06 Filing.pdf

TT_70_AR_4Q06 Filing.pdf

SERFF Tracking Number: AMMH-125222000 State: Arkansas
Filing Company: American Family Home Insurance Company State Tracking Number: AR-PC-07-025289
Company Tracking Number: 20070612-07
TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle
Product Name: Recreational Vehicle Program
Project Name/Number: Rate and Rule filing/20070613-07

Review Status:

Satisfied -Name: Rate filing abstract Filed 07/10/2007

Comments:

Filing abstract

Attachment:

F504AR rate filing abstract.pdf

Review Status:

Satisfied -Name: Response Filed 07/10/2007

Comments:

Support

Attachments:

AR response letter.pdf

DOI support.pdf



AMERICAN FAMILY HOME
INSURANCE COMPANY

June 29, 2007

ARKANSAS INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
1200 W 3RD ST
LITTLE ROCK AR 72201-1904

**RE: American Family Home Insurance Company
Recreational Vehicle Program
Rate and Rule Filing
Company Filing Number: 20070613-07**

Dear Director,

The American Family Home Insurance Company submits for your approval a revision to our rate and rule filing for our Recreational Vehicle Program approved on June 13, 2006. This submission will replace the current and subsequent submissions in its entirety. Please refer to the attached explanatory memorandum for a complete summary of the proposed changes. The form section of this filing was submitted under separate cover which is file #20070628-01.

We are proposing an effective date of January 1, 2008 for new and renewal business. Please acknowledge receipt and approval and return it to my attention.

If you have any questions regarding this submission, please contact me at (800) 759-9008, extension 5871 or at my e-mail address which is mdeller@amig.com. My fax number is (513) 947-4655.

Best regards,
AMERICAN FAMILY HOME INSURANCE COMPANY
FEIN 31-0711074/NAIC 23450

Melissa Deller
Compliance Analyst

ARKANSAS RECREATIONAL VEHICLE RATE EXPLANATORY MEMORANDUM

Due to our soon to be implemented new processing system we have revised the format of our filing to correspond easier with the internal system set up. Therefore, the changes to the filing itself are extensive but the actual changes to the program are few. I will list the changes being made at this time.

- We have added number 10 to our Major Violation definition: Any speeding violation in excess of 40 mph over the limit is now considered to be a major violation.
- The felony reference has been removed from our Major Violation definition and added as a separate definition, this term means any conviction for a felony in the past 10 years.
- Under at fault accident, non-chargeable changed to exceptions as follows: 1. Any accident where the accumulated total damages do not exceed \$1000 including any deductible.
- Discounts, Surcharges and Fee's section, we have revised the layout of the Loss Free Discount and the Association discount. The actual discounts have not been revised.
 - 1st Renewal now shows as 1%.
 - Accidents and violations have been redefined into a point structure.
 - We've added an ineligible Risk Surcharge, which will be applied if any agent has bound a risk that does not fit within our existing guidelines as an eligible unit
 - We've added an Unverifiable MVR Surcharge as well. This surcharge will apply to any rated operator whose motor vehicle record is not verifiable.
 - We have reduced our Full Timer surcharge from 50% to 10%.
- The territory structure will remain the same except we now rate by zip code instead of county name. We will continue to have Territory I and II; the counties have been converted into the appropriate zip codes and placed on the territory page of the filing.
- Age at Policy Inception factors has been removed.
- Age/Marital Status factors have been revised.
- Class Factors have been revised.
- Replacement Cost for Travel Trailer has been changed from 1.25 to 1.15.
- The base rates and curves for both the Travel Trailer and Motor Home portion of the filing have been revised to reflect the shift in the RV market.
- We have added \$300,000 and \$500,000 limit options to Vacation Liability Coverage and \$2,500 and \$7,500 limit options to Emergency Expense Coverage.
- We are also offering the option of \$1million/\$1million Split Limits and \$1 million Combined Single Limits for Bodily Injury Liability and Uninsured and Underinsured Motorist Bodily Injury. That is in addition to the already filed options. We've offered the option of \$1 million of coverage for Property Damage and Uninsured Motorists Property Damage along with 300,000 and 500,000 for Uninsured motorist property damage.
- Loss Assessment and Land Motor Vehicle/Small Watercraft coverage is being offered for Motor Homes.
- We have added Full Safety Glass to the Travel Trailer at a rate of \$25.
- New Coverages being offered for Travel Trailer and Motor Home are:
 - Secured Storage Personal Effects
 - Identity Fraud Expense Coverage
 - Adjacent Structure Coverage
 - Full Timer Medical payments

This is a summary of the changes being proposed within our Recreational Vehicle filing. Our indications have been included. The overall impact of this filing is 7.1%.

We are proposing a new business effective date of January 1, 2008. The entire manual has been included with my submission including a list of the forms.

Exhibit 1

	(1)	(2)	(3)
	Premium in Force		Credibility
	As of:	Premium in Force	Weighted
Coverage	12/31/2006	Distribution	Indicated
All Liability	20,811	21.0%	0.7%
All Physical Damage	78,225	79.0%	23.2%
Total Premium in Force:	99,036		

Arkansas Indicated Rate Change: 18.5%

American Family Home Ins. Co.
Motorhome Rate Level Indication Summary
Arkansas

Exhibit 1.2

Complement of Credibility Calculation for All Liability.

(1) Permissible Loss & LAE Ratio	0.510
(2) Proposed Renewal Effective Date	7/1/2007
(3) Effective Date of Current Rates	8/1/2006
(4) Time Period in years $\{(2)-(3)\}/365$	0.915
(5) Annual Premium Trend	0.00%
(6) Annual Loss Trend	4.17%
(7) Ann Loss Ratio Trend $\{[1 + (6)] / [1 + (5)]\} - 1$	4.17%
(8) Selected Trend Factor	1.038
(9) Trended Permissible Loss & LAE Ratio	0.529

American Family Home Ins. Co.
Motorhome Rate Level Indication Summary
Arkansas

Exhibit 1.3

Complement of Credibility Calculation for All Physical Damage.

(1) Permissible Loss & LAE Ratio	0.475
(2) Proposed Renewal Effective Date	7/1/2007
(3) Effective Date of Current Rates	8/1/2006
(4) Time Period in years $\{(2)-(3)\}/365$	0.915
(5) Annual Premium Trend	2.98%
(6) Annual Loss Trend	-0.25%
(7) Ann Loss Ratio Trend $\{[1 + (6)] / [1 + (5)]\} - 1$	-3.14%
(8) Selected Trend Factor	0.971
(9) Trended Permissible Loss & LAE Ratio	0.461

American Family Home Ins. Co.
Motorhome Rate Level Indication Summary
Arkansas
Coverage: All Liability

Exhibit 2.1

(1)	(2)	(3)	(4)	(5)	(6)
Accident Year	Earned Premium	Rate Level Adj Factor	Curr Level Earned Premium (1)x(2)	Trended Current Level Earned Premium (3)x(4)	Earned Exposures
9/30/2004	18,243	0.962	17,554	17,554	111
9/30/2005	17,691	0.938	16,601	16,601	102
9/30/2006	19,920	0.942	18,771	18,771	121

(7)	(8)	(9)	(10)	(11)	(12)
Non- Catastrophe Accident Year	Incurred Loss+ALAE	Catastrophe Loss+ALAE	Cat Adjusted Incurred Loss+ALAE {(7)x(9)}	Loss+ALAE Trend Factor	Incurred Loss+ALAE Development Factor
9/30/2004	100	0	100	1.188	0.997
9/30/2005	0	0	0	1.140	0.993
9/30/2006	0	0	0	1.095	1.109

	(13)	(14)	(15)	(16)	(17)
		Trended Adjusted Incurred	Adjusted Loss+LAE	Accident Year	Reported Claim
Accident Year	ULAE Factor	Loss+LAE Prod{(10):(13)}	Ratio (14)/(5)	Weight	Counts
9/30/2004	1.035	123	0.007	0.250	1
9/30/2005	1.035	0	0.000	0.350	0
9/30/2006	1.035	0	0.000	0.400	0

Weighted Experience Loss & LAE Ratio	0.002
Permissible Loss & LAE Ratio	0.510
Loss Ratio Trend Factor	1.038
Trended Permissible Loss Ratio used as complement of credibility	0.529
Credibility (Square Root Rule, Full Credibility = 1084 Claim Counts)	0.030
Credibility-Weighted Loss & LAE Ratio	0.513
Credibility-Weighted Indicated Rate Level Change	0.007

American Family Home Ins. Co.
Motorhome Rate Level Indication Summary
Arkansas

Exhibit 2.2

Coverage: All Physical Damage

(1)	(2)	(3)	(4)	(5)	(6)
Accident	Earned	Rate	Curr Level	Trended	
Year	Premium	Level Adj	Earned	Current Level	
		Factor	Premium	Earned	
			(1)x(2)	Premium	Earned
				(3)x(4)	Exposures
9/30/2004	46,023	1.285	59,135	67,062	78
9/30/2005	50,054	1.254	62,750	66,051	77
9/30/2006	63,907	1.129	72,136	77,071	98

(7)	(8)	(9)	(10)	(11)	(12)
Non-			Cat Adjusted		
Catastrophe			Incurred	Loss+ALAE	Incurred
Accident	Incurred	Catastrophe	Loss+ALAE	Trend	Loss+ALAE
Year	Loss+ALAE	Loss+ALAE	Factor	Factor	Development
			{(7)x(9)}		Factor
9/30/2004	14,291	23,063	1.104	15,782	1.000
9/30/2005	175,325	0	1.104	193,619	0.995
9/30/2006	13,970	616	1.104	15,427	1.007

(13)	(14)	(15)	(16)	(17)
	Trended			
	Adjusted	Adjusted	Accident	Reported
Accident	ULAE	Loss+LAE	Year	Claim
Year	Factor	Prod{(10):(13)}	Weight	Counts
9/30/2004	1.035	16,820	0.150	18
9/30/2005	1.035	197,899	0.300	18
9/30/2006	1.035	16,048	0.550	12

Weighted Experience Loss & LAE Ratio	1.051
Permissible Loss & LAE Ratio	0.475
Loss Ratio Trend Factor	0.971
Trended Permissible Loss Ratio used as complement of credibility	0.461
Credibility (Square Root Rule, Full Credibility = 1084 Claim Counts)	0.210
Credibility-Weighted Loss & LAE Ratio	0.585
Credibility-Weighted Indicated Rate Level Change	0.232

American Family Home Ins. Co.
Rate Level Adjustment Factors
Arkansas

Exhibit 3

	Rate Impacts:						
Date	BI	COLL	COMP	MED	PD	PIP	UM
08/01/06	-9.1%	5.3%	5.1%	0.0%	-10.2%	0.0%	0.0%
10/01/05	0.0%	38.1%	9.1%	0.0%	0.0%	0.0%	0.0%
04/01/05	-1.8%	14.9%	-1.0%	0.0%	4.2%	0.0%	0.0%
12/01/03	4.5%	3.8%	2.9%	0.0%	4.5%	4.5%	4.5%
11/01/01	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

	Earned Premiums:						
Date	BI	COLL	COMP	MED	PD	PIP	UM
9/30/2004	7,397	10,654	35,369	74	6,070	1,204	3,498
9/30/2005	6,734	11,578	38,476	93	5,654	1,406	3,803
9/30/2006	6,516	14,519	49,388	-5	5,705	2,140	5,565

	Rate Level Adjustment Factors:						
Date	BI	COLL	COMP	MED	PD	PIP	UM
9/30/2004	0.919	1.711	1.157	1.000	0.963	1.028	1.029
9/30/2005	0.895	1.641	1.137	1.000	0.932	1.001	1.001
9/30/2006	0.908	1.244	1.095	1.000	0.904	1.000	1.000

	Current Level Earned Premiums:						
Date	BI	COLL	COMP	MED	PD	PIP	UM
9/30/2004	6,797	18,230	40,905	74	5,848	1,238	3,598
9/30/2005	6,028	18,998	43,752	93	5,267	1,407	3,805
9/30/2006	5,916	18,062	54,074	-5	5,157	2,140	5,565

American Family Home Ins. Co.
Motorhome
Arkansas

Exhibit 4

Year Ending:	Earned	
	Exposures:	CLEP:
09/30/02	47	17,079
09/30/03	96	39,013
09/30/04	111	59,135
09/30/05	102	62,750
09/30/06	121	72,136
Total:	476	250,114

Acc Year	Average Earned Relativity	Current Amount Factor	Fitted Exponential Curve	Premium Trend Factor *
9/30/2002	364	1.321	N/A	1.412
9/30/2003	406	1.236	N/A	1.321
9/30/2004	533	1.061	548.984	1.134
9/30/2005	617	0.985	581.739	1.053
9/30/2006	599	1.000	616.449	1.068

Annual Rate of Change: 3.0%
Trend Period Begins: 30-Sep-05
Trend Period Ends: 30-Dec-07
Projection Period (Years): 2.25
Premium Projection Factor: 1.068

American Family Home Ins. Co.
Motorhome Average Catastrophe Factor
 (Using American Modern Insurance Data)
 For Physical Damage
Arkansas

Accident Year	Non- Catastrophe Losses (1)	Catastrophe Losses (2)	Catastrophe Ratio (2)/(1)
1995	0	0	0.000
1996	0	0	0.000
1997	0	0	0.000
1998	0	0	0.000
1999	0	0	0.000
2000	0	0	0.000
2001	0	1,774	0.000
2002	8,769	0	0.000
2003	27,126	0	0.000
2004	59,056	23,063	0.391
2005	131,502	0	0.000
2006	17,488	616	0.035

Weighted Average: 0.104
 Selected Catastrophe Factor: 1.104

American Family Home Ins. Co.

Exhibit 6.1

Program: Motorhome**U.S. Dept. of Labor - Bureau of Labor Statistics****Consumer Price Index -- Medical Costs****Current Cost Factors**

12 Months Ending	Average CPI	Current Cost factor		Loss+ALAE Trend Factors *
9/30/2004	306.8	$337.7 / 306.8 =$	1.101	1.188
9/30/2005	319.9	$337.7 / 319.9 =$	1.056	1.140
9/30/2006	333.1	$337.7 / 333.1 =$	1.014	1.095

Average Value of the Latest Quarter = 337.7
The Latest Quarter = 3rd quarter of 2006

Trended Cost Factors

Year	Quarter Ending	Average CPI	Exponential 8 Point
2004	December	314.1	314.9
2005	March	318.9	318.2
2005	June	322.2	321.4
2005	September	324.2	324.7
2005	December	327.6	328.1
2006	March	331.8	331.4
2006	June	335.4	334.8
2006	September	337.7	338.3

Quarterly Trend = 1.0%
Annual Trend = 4.2%
Trend Period Begins: 8/15/2006
Trend Period Ends: 6/30/2008
Trended Period (Years) 1.88
Trended Cost Factor = 1.080

* Loss Trend Factor = Current Cost Factor X Trended Cost Factor

American Family Home Ins. Co.

Exhibit 6.2

Program: Motorhome**U.S. Dept. of Labor - Bureau of Labor Statistics****Producer Price Index -- Industry Data for Motorhomes****Current Cost Factors**

12 Months Ending	Average CPI	Current Cost factor		Loss+ALAE Trend Factors *
9/30/2004	162.1	167.7 / 162.1 =	1.035	1.030
9/30/2005	168.2	167.7 / 168.2 =	0.997	0.992
9/30/2006	167.2	167.7 / 167.2 =	1.003	0.998

Average Value of the Latest Quarter = 167.7
 The Latest Quarter = 3rd quarter of 2006

Trended Cost Factors

Year	Quarter Ending	Average CPI	Exponential 8 Point
2004	December	166.2	168.1
2005	March	167.3	168.0
2005	June	169.0	167.9
2005	September	170.4	167.8
2005	December	170.5	167.7
2006	March	164.5	167.6
2006	June	166.2	167.4
2006	September	167.7	167.3

Quartely Trend = -0.1%
 Annual Trend = -0.2%
 Trend Period Begins: 8/15/2006
 Trend Period Ends: 6/30/2008
 Trended Period (Years) 1.88
 Trended Cost Factor = 0.995

* Loss Trend Factor = Current Cost Factor X Trended Cost Factor

#REF!

Motorhome and Travel Trailer

Countrywide Consolidated American Modern Insurance Group Data

Quarter\Ag	Accident																							
e	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72
1Q2001	127,278	107,922	132,100	130,827	135,713	136,303	138,913	129,677	119,677	119,677	119,677	124,177	124,177	124,177	130,432	128,813	128,833	128,833	128,833	128,833	128,813	128,813	128,813	128,813
2Q2001	54,847	92,622	166,970	331,879	332,284	316,225	336,857	336,857	329,407	457,947	458,329	458,329	451,415	446,615	446,615	475,245	475,245	472,745	486,202	486,202	486,202	486,202	486,108	486,108
3Q2001	391,835	585,354	461,409	536,037	464,680	690,257	897,460	874,460	825,838	942,455	952,553	952,653	906,489	912,480	912,480	912,480	912,480	912,129	912,129	895,220	901,356	901,468		
4Q2001	437,758	500,616	495,982	243,061	259,276	279,241	279,241	187,865	362,943	382,943	293,732	277,121	193,692	220,071	195,875	195,875	195,875	195,875	195,875	195,875	195,875	195,875		
1Q2002	97,756	198,411	226,873	209,682	304,732	301,052	305,781	334,729	502,729	549,021	408,736	378,464	354,303	354,423	354,423	354,423	354,423	329,423	329,423	329,423	329,423			
2Q2002	135,298	210,994	217,807	338,873	351,674	632,684	688,642	622,425	717,823	482,548	471,974	471,974	496,974	476,974	469,826	469,826	469,826	469,826	469,826	469,826	469,826			
3Q2002	281,599	296,602	345,466	540,913	566,401	762,000	738,258	749,615	650,015	605,979	606,019	603,126	603,126	603,126	606,911	606,911	606,911	606,911	606,911	606,911	606,911			
4Q2002	233,145	282,397	168,282	199,778	330,420	358,362	375,862	486,457	454,052	428,841	446,893	430,139	413,793	413,793	413,793	413,793	413,793							
1Q2003	97,303	112,594	125,602	167,181	205,990	206,090	197,539	197,539	197,539	197,539	197,659	197,659	197,659	197,659	198,976	198,976	198,976							
2Q2003	147,575	205,645	203,627	442,178	505,944	477,879	713,817	726,892	735,180	785,319	760,319	749,990	682,208	682,208	686,646									
3Q2003	327,891	530,521	830,095	970,213	887,072	931,310	1,002,082	962,717	921,198	911,551	908,937	953,654	953,274	950,305										
4Q2003	131,838	744,051	710,419	723,315	724,695	706,808	764,991	779,983	744,733	692,232	675,119	675,119												
1Q2004	209,768	231,711	235,130	223,547	213,038	210,038	183,862	183,862	178,362	164,673	188,241	188,241												
2Q2004	478,380	501,690	488,951	522,592	586,000	618,070	696,615	970,845	1,022,938	1,056,837	992,275													
3Q2004	951,885	1,053,898	1,442,877	1,405,019	1,371,209	1,208,432	1,204,869	1,259,351	1,256,309	1,161,931														
4Q2004	773,033	780,161	656,261	589,804	591,822	581,737	586,635	586,615																

Accident																							
Quarter\Age	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72
1Q2001	0.848	1.224	0.990	1.037	1.004	1.019	0.934	0.923	1.000	1.000	1.038	1.000	1.000	1.050	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2Q2001	1.689	2.882	1.243	1.001	0.952	1.065	1.000	0.978	1.390	1.001	1.000	0.985	0.989	1.000	1.064	1.000	0.995	1.028	1.000	1.000	1.000	1.000	1.000
3Q2001	1.494	0.788	1.162	0.867	1.485	1.300	0.974	0.944	1.141	1.011	1.000	0.952	1.007	1.000	1.000	1.000	1.000	1.000	0.981	1.007	1.000		
4Q2001	1.144	0.991	0.490	1.067	1.077	1.000	0.673	1.932	1.055	0.767	0.943	0.699	1.136	0.890	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1Q2002	2.030	1.143	0.924	1.453	0.988	1.016	1.095	1.502	1.092	0.744	0.926	0.936	1.000	1.000	1.000	1.000	0.929	1.000	1.000				
2Q2002	1.559	1.032	1.556	1.038	1.799	1.088	0.904	1.153	0.672	0.978	1.000	1.053	0.960	0.985	1.000	1.000	1.000	1.000					
3Q2002	1.053	1.165	1.566	1.047	1.345	0.969	1.015	0.867	0.932	1.000	0.995	1.000	1.000	1.006	1.000	1.000	1.000						
4Q2002	1.211	0.596	1.187	1.654	1.085	1.049	1.294	0.933	0.944	1.042	0.963	0.962	1.000	1.000	1.000	1.000							
1Q2003	1.157	1.116	1.331	1.232	1.000	0.959	1.000	1.000	1.000	1.001	1.000	1.000	1.007	1.000	0.993								
2Q2003	1.393	0.990	2.172	1.144	0.945	1.494	1.018	1.011	1.068	0.968	0.986	0.910	1.000	1.007									
3Q2003	1.618	1.565	1.169	0.914	1.050	1.076	0.961	0.957	0.990	0.997	1.049	1.000	0.997										
4Q2003	5.644	0.955	1.018	1.002	0.975	1.082	1.020	0.955	0.930	0.975	1.000	1.000											
1Q2004	1.105	1.015	0.951	0.953	0.986	0.875	1.000	0.970	0.923	1.143	1.000												
2Q2004	1.049	0.975	1.069	1.121	1.055	1.127	1.394	1.054	1.033	0.939													
3Q2004	1.107	1.369	0.974	0.976	0.881	0.997	1.045	0.998	0.925														
4Q2004	1.009	0.841	0.899	1.003	0.983	1.008	1.000	1.000															
1Q2005	0.992	1.067	0.946	0.937	0.989	0.744	1.096																
2Q2005	1.093	0.941	1.010	1.003	0.985	1.008																	
3Q2005	1.709	1.153	0.986	0.952	1.183																		
4Q2005	1.014	1.127	0.969	3.508																			
1Q2006	1.046	1.417	0.820																				

Indicated Age-to-Age Factors

	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72
Wtd Averages																							
All Qtrs	1.294	1.089	1.055	1.079	1.082	1.070	1.032	1.023	0.991	0.962	0.996	0.965	1.001	0.996	1.007	1.000	0.991	1.005	0.992	1.004	1.000	1.000	1.000
4 Point	1.130	1.114	0.973	1.261	1.081	0.970	1.129	1.015	0.960	0.979	1.014	0.974	0.999	1.004	0.999	1.000	0.985	1.000	0.991	1.004			
8 Point	1.188	1.113	0.971	1.111	1.005	1.023	1.063	0.996	0.980	0.986	1.003	0.981	1.001	0.994	1.008	1.000							
12 Point	1.273	1.118	1.037	1.077	1.010	1.051	1.053	1.014	0.958	0.959	0.995	0.965											
Avg (4,8)	1.159	1.114	0.972	1.186	1.043	0.997	1.096	1.005	0.970	0.982	1.009	0.977	1.000	0.999	1.003	1.000							
Arithmetic Averages																							
All Qtrs	1.458	1.148	1.116	1.196	1.093	1.049	1.025	1.074	1.006	0.969	0.992	0.958	1.009	0.994	1.005	1.000	0.989	1.005	0.996	1.002	1.000	1.000	1.000
4 Point	1.158	1.152	0.946	1.600	1.035	0.939	1.134	1.005	0.953	1.014	1.009	0.977	1.001	1.003	0.998	1.000	0.982	1.000	0.995	1.002			
8 Point	1.179	1.104	0.959	1.307	1.005	0.990	1.067	0.993	0.977	1.008	0.999	0.983	1.012	0.986	1.007	1.000							
12 Point	1.528	1.111	1.082	1.229	1.010	1.032	1.062	1.033	0.964	0.964	0.989	0.958											
8 Pt H/L	1.122	1.095	0.964	1.001	0.995	1.008	1.030	0.989	0.970	0.997	0.997	0.983	1.001	0.999	1.000	1.000							
12 Pt H/L	1.170	1.093	0.999	1.032	1.005	1.015	1.045	1.003	0.980	0.968	0.989	0.974											
Geometric Averages																							
All Qtrs	1.320	1.094	1.072	1.126	1.075	1.038	1.014	1.050	0.996	0.964	0.992	0.954	1.008	0.993	1.005	1.000	0.989	1.005	0.996	1.002	1.000	1.000	1.000
4 Point	1.141	1.139	0.943	1.331	1.032	0.932	1.124	1.005	0.952	1.011	1.009	0.976	1.001	1.003	0.998	1.000	0.982	1.000	0.995	1.002			
8 Point	1.155	1.087	0.956	1.160	1.001	0.982	1.060	0.993	0.975	1.007	0.999	0.982	1.011	0.985	1.007	1.000							
12 Point	1.299	1.092	1.046	1.128	1.007	1.019	1.055	1.023	0.957	0.958	0.988	0.954											

Selected Factors

Selection:																							
	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to Ult
Age-to-Age Factors	1.365	1.003	0.973	1.099	1.050	0.948	1.112	1.019	0.951	0.983	1.012	0.994	0.988	1.007	1.006	0.983	1.013	1.002	0.999	1.002	1.000	1.000	1.000
	3-Ult	6-Ult	9-Ult	12-Ult	15-Ult	18-Ult	21-Ult	24-Ult	27-Ult	30-Ult	33-Ult	36-Ult	39-Ult	42-Ult	45-Ult	48-Ult	51-Ult	54-Ult	57-Ult	60-Ult	63-Ult	66-Ult	69-Ult
Quarterly Age-to-Ult Factors	1.551	1.136	1.133	1.165	1.060	1.010	1.065	0.957	0.939	0.988	1.005	0.994	1.000	1.012	1.005	0.999	1.016	1.003	1.001	1.002	1.000	1.000	1.000
	12-Ult	15-Ult	18-Ult	21-Ult	24-Ult	27-Ult	30-Ult	33-Ult	36-Ult	39-Ult	42-Ult	45-Ult	48-Ult	51-Ult	54-Ult	57-Ult	60-Ult	63-Ult	66-Ult	69-Ult			
Wtd Annual Age-to-Ult Factors	1.202	1.109	1.050	1.040	1.026	0.993	0.981	0.982	0.985	0.997	1.006	1.006	1.006	1.010	1.006	1.005	1.005	1.002	1.001	1.000			

#REF!

Motorhome and Travel Trailer

Motorhome and Travel Trailer

All Physical Damage Coverages

Countrywide Consolidated American Modern Insurance Group Data

[illegible]

Selected Factors

Selection:

	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to Ult
Age-to-Age Factors	1.009	1.039	1.000	1.009	0.997	0.994	0.997	1.005	0.995	1.003	0.996	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	3-Ult	6-Ult	9-Ult	12-Ult	15-Ult	18-Ult	21-Ult	24-Ult	27-Ult	30-Ult	33-Ult	36-Ult	39-Ult	42-Ult	45-Ult	48-Ult	51-Ult	54-Ult	57-Ult
Quarterly Age-to-Ult Factors	1.045	1.036	0.997	0.998	0.988	0.991	0.998	1.000	0.996	1.001	0.997	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	12-Ult	15-Ult	18-Ult	21-Ult	24-Ult	27-Ult	30-Ult	33-Ult	36-Ult	39-Ult	42-Ult	45-Ult	48-Ult	51-Ult	54-Ult	57-Ult			
Wtd Annual Age-to-Ult Factors	1.022	1.007	0.993	0.993	0.993	0.995	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000			

**American Family Home Ins. Co.
Arkansas**

Calculation of ULAE Factor

Ratio to Incurred Loss+ALAE

Consolidated American Modern Insurance Group Data

Calendar Year	2005	2004	2003
ULAE Incurred	13,597,575	14,164,401	9,789,489
Loss+ALAE Incurred	405,505,527	324,486,163	349,069,977
Ratio to Incurred Loss+ALAE	3.4%	4.4%	2.8%
3 Year Average	3.5%		

Selected ULAE Factor: **1.035**

American Family Home Ins. Co.
Exhibit 9.1

State: Arkansas

 Product: **Motorhome**
 Liability Coverage

Determination of Permissible Loss Ratio

		Calendar Year			Budget	Selected
		2003	2004	2005	2006	
(1)	Pre-Paid Commissions	21.5%	17.6%	18.7%		18.2%
(1a)	Contingent Commissions	1.9%	2.4%	3.7%	2.3%	2.3%
(2)	Other Acquisition Expense (Consolidated AMIG)	4.0%	5.0%	6.1%	6.4%	6.2%
(3)	General Expense (Consolidated AMIG)	10.6%	14.4%	14.9%	14.4%	14.7%
(4)	Taxes, Licenses and Fees	3.4%	3.3%	3.2%		3.3%
(5)	Reinsurance Expense (Consolidated AMIG)					0.3%
(6)	Total Expense					45.0%

Profit Loading Provision

(7a)	After Tax Return on Equity Goal	16.5%	
(7b)	Premium to Surplus Ratio	2.3:1	
(7c)	After Tax Return on Premium [(6a)/(6b)]	7.2%	
(7d)	After Tax Return Generated by Investment Income (Appendix A-10, Page 1)	4.6%	
(7e)	After Tax Return Needed from Underwriting Profit [(6c)-(6d)]	2.6%	
(7f)	Before Tax Return Needed from Underwriting Profit [(6e)/(1.000-0.35)]	4.0%	
(7)	Selected Profit Loading Provision		4.0%

(8)	Total Expenses and Profit Provision [(5) + (6)]	49.0%
(9)	Permissible Loss+LAE Ratio [1.000 - (7)]	51.0%

Data applied to calculate commission ratio:

 AFHIC Arkansas Motorhome Written Premium
 AFHIC Arkansas Motorhome Paid Commission

Calendar Year		
2003	2004	2005
76,778	55,084	78,657
16,480	9,708	14,693

Data applied to calculate taxes, licenses and fees:

 AFHIC Arkansas Written Premium from all Lines of AS
 AFHIC Arkansas Taxes, licenses, and fees from all Lines of AS

Calendar Year		
2003	2004	2005
7,211,864	7,694,387	8,924,851
247,770	250,923	285,390

American Family Home Ins. Co.
Exhibit 9.2

State: Arkansas

Product: Motorhome

Physical Damage Coverage

Determination of Permissible Loss Ratio

		Calendar Year			Budget	
		2003	2004	2005	2006	Selected
(1)	Pre-Paid Commissions	21.5%	17.6%	18.7%		18.2%
(1a)	Contingent Commissions	1.9%	2.4%	3.7%	2.3%	2.3%
(2)	Other Acquisition Expense (Consolidated AMIG)	4.0%	5.0%	6.1%	6.4%	6.2%
(3)	General Expense (Consolidated AMIG)	10.6%	14.4%	14.9%	14.4%	14.7%
(4)	Taxes, Licenses and Fees	3.4%	3.3%	3.2%		3.3%
(5)	Reinsurance Expense (Consolidated AMIG)					0.5%
(6)	Total Expense					45.2%

Profit Loading Provision

(7a)	After Tax Return on Equity Goal	16.5%	
(7b)	Premium to Surplus Ratio	2.3:1	
(7c)	After Tax Return on Premium [(7a)/(7b)]	7.2%	
(7d)	After Tax Return Generated by Investment Income (Appendix A-10, Page 1)	2.4%	
(7e)	After Tax Return Needed from Underwriting Profit [(7c)-(7d)]	4.8%	
(7f)	Before Tax Return Needed from Underwriting Profit [(7e)/(1.000-0.35)]	7.3%	
(7)	Selected Profit Loading Provision		7.3%

(8)	Total Expenses and Profit Provision [(6) + (7)]	52.5%
(9)	Permissible Loss+LAE Ratio [1.000 - (8)]	47.5%

Data applied to calculate commission ratio:

 AFHIC Arkansas Motorhome Written Premium
 AFHIC Arkansas Motorhome Paid Commission

Calendar Year		
2003	2004	2005
76,778	55,084	78,657
16,480	9,708	14,693

Data applied to calculate taxes, licenses and fees:

 AFHIC Arkansas Written Premium from all Lines of AS
 AFHIC Arkansas Taxes, licenses, and fees from all Lines of AS

Calendar Year		
2003	2004	2005
7,211,864	7,694,387	8,924,851
247,770	250,923	285,390

Estimated Investment Earnings on Unearned Premium and Loss Reserves

	Liability	Phys Dam
A. Unearned Premium Reserve		
(1) Direct Earned Premium for 2005	\$28,049,291	\$283,579,834
(2) Mean Unearned Premium Reserve Ratio	51.7%	52.0%
(3) Mean Unearned Premium Reserve (1) x (2)	\$14,493,993	\$147,474,575
(4) Deduction for Prepaid Expenses and Federal Taxes Payable		
(a) Commission	20.5%	20.5%
(b) 50% of Other Acquisition	3.1%	3.1%
(c) 50% of General Expenses	7.3%	7.3%
(d) Taxes, Licenses, and Fees	3.3%	3.3%
(e) Reinsurance Expense	0.5%	0.5%
(f) Subtotal	34.7%	34.7%
(g) Federal Taxes Payable	7.0%	7.0%
(4T) Total Deductions	41.7%	41.7%
(5) Unearned Premium Reserve Subject to Investment (3) x [1.0 - (4T)]	\$8,447,311	\$85,950,334
B. Delayed Remission of Premium (Agent's Balances)		
(1) Agent's Balance or Uncollected Premium to Unearned Premium		
(a) Average Agent's Balance	\$98,602,620	\$98,602,620
(b) Direct Unearned Premium 2005 (All Lines)	\$309,590,367	\$309,590,367
(c) Ratio (a) / (b)	31.8%	31.8%
(d) Direct Unearned Premium 2005 (ASLOB 19.1 & 19.2 & 21.1 Priv. Pass. Auto liability and PD)	\$12,098,687	\$154,618,061
(2) Delayed Remission (1c) x (1d)	\$3,853,357	\$49,244,898
C. Loss and Loss Adjustment Expense Reserve		
(1) Expected Loss and Loss Adjustment Expense Ratio	51.0%	47.5%
(2) Expected Losses and Loss Adjustment Expenses (A.1) x (C.1)	\$14,302,134	\$134,635,416
(3) Percent of Mean Loss & ALAE Reserves to Incurred Loss & ALAE		
(a) 2005 Mean Loss & ALAE Reserve to Incurred Loss & ALAE Ratio	128.6%	11.5%
(b) 2004 Mean Loss & ALAE Reserve to Incurred Loss & ALAE Ratio	116.5%	17.2%
(c) Average of Mean Loss Reserve to Incurred Loss Ratios 1/2 x [(a) + (b)]	122.6%	14.4%
(4) Expected Mean Loss Reserves (2) x (3c) x .958	\$16,797,077	\$18,519,474
D. Net Subject to Investment	\$21,391,031	\$55,224,910
(A.5) - (B.2) + (C.4)		
E. Before Tax Rate of Return	5.0%	5.0%
[(Appendix A-10, Page 3)]		
F. Average Rate of Return as a % of Direct Earned Premium	3.8%	1.0%
[(D) x (E)] / (A.1)]		
G. Before Tax Investment Income Return (Including Surplus)	6.0%	3.1%
(F) + [(E) x (1.0/Premium to Surplus Ratio)]		
H. After Tax Average Rate of Return as a Percent of Direct Earned Premium		
(1) Average Federal Tax Rate on Inv. Inc. (Appendix A-10, Page 2)	23.7%	23.7%
(2) After Tax Return Generated by Investment Income (G) x [1.0 - (H.1)]	4.6%	2.4%

Average Federal Tax Rate on Investment Income

	(1) Investment Income 2003-2005 (A)	(2) Allocation	(3) Current Tax Rate (B)	(4) Total Tax (2)x(3)
Bonds				
- Taxable	\$56,215,563	54.8%	35.0%	19.2%
- Tax Exempt Municipal	\$27,023,529	26.3%	5.3%	1.4%
Stocks				
- Acquired prior to 1987	\$0	0.0%	10.5%	0.0%
- Acquired after 1987	\$16,931,905	16.5%	14.2%	2.3%
Short-Term Investments	\$2,440,031	2.4%	35.0%	0.8%
Total	\$102,611,028	100.0%		23.7%

Notes: (A) From AMIG Annual Statement, Part 1.

(B) Under the 1986 Tax Reform Act, 15% of formerly tax-exempt income from securities purchased after August 7, 1986 is now taxable. Thus the estimated effective tax rates in 2006 will be:

Ordinary Income =	35.0%
Tax Exempt Municipal - 35.0% x 15.0% =	5.3%
Stock Dividends (Acquired after 1987) - 40.5% x 35.0% =	14.2%
Stock Dividends (Acquired before 1987) - 30.0% x 35.0% =	10.5%

Investment Income as a Percentage of Invested Assets

1994	4.4%
1995	5.5%
1996	5.1%
1997	5.1%
1998	4.7%
1999	4.5%
2000	5.0%
2001	5.2%
2002	5.2%
2003	4.5%
2004	4.3%
2005	4.4%

Twelve Year Average	4.8%
Latest Six Year Average	4.8%
Latest Year	4.4%
Projected 2006 (12 Year Trend)	4.6%
Projected 2006 (6 Year Trend)	4.1%

Selected 2006 Rate of Return

Before Tax	5.0%
After Tax [(1-0.237) x 5%]	3.8%

American Family Home Ins. Co.
Travel Trailer Rate Level Indication Summary
Arkansas

Exhibit 1

Proposed Effective Date: 7/1/2007

	(1)	(2)	(3)
	Premium in Force As of:	Premium in Force Distribution	Credibility Weighted Indicated Rate Change
Coverage	12/31/2006		
All Liability	2,077	1.6%	-0.1%
All Physical Damage	130,558	98.4%	52.5%
Total Premium in Force:	132,635		

Arkansas Indicated Rate Change: 51.6%

American Family Home Ins. Co.
Travel Trailer Rate Level Indication Summary
Arkansas

Exhibit 1.2

Complement of Credibility Calculation for All Liability.

(1) Permissible Loss & LAE Ratio	0.468
(2) Proposed Renewal Effective Date	7/1/2007
(3) Effective Date of Current Rates	8/1/2006
(4) Time Period in years $\{(2)-(3)\}/365$	0.915
(5) Annual Premium Trend	0.00%
(6) Annual Loss Trend	4.17%
(7) Ann Loss Ratio Trend $\{[1 + (6)] / [1 + (5)]\} - 1$	4.17%
(8) Selected Trend Factor	1.038
(9) Trended Permissible Loss & LAE Ratio	0.486

American Family Home Ins. Co.
Travel Trailer Rate Level Indication Summary
Arkansas

Exhibit 1.3

Complement of Credibility Calculation for All Physical Damage.

(1) Permissible Loss & LAE Ratio	0.468
(2) Proposed Renewal Effective Date	7/1/2007
(3) Effective Date of Current Rates	8/1/2006
(4) Time Period in years $\{(2)-(3)\}/365$	0.915
(5) Annual Premium Trend	-3.94%
(6) Annual Loss Trend	4.18%
(7) Ann Loss Ratio Trend $\{[1 + (6)] / [1 + (5)]\} - 1$	8.45%
(8) Selected Trend Factor	1.077
(9) Trended Permissible Loss & LAE Ratio	0.504

American Family Home Ins. Co.
Travel Trailer Rate Level Indication Summary
Arkansas
Coverage: All Liability

Exhibit 2.1

	(1)	(2)	(3)	(4)	(5)	(6)
			Curr Level		Trended	
Accident	Earned	Rate	Earned	Premium	Current Level	
Year	Premium	Level Adj	Premium	Trend	Earned	Earned
		Factor	(1)x(2)	Factor	Premium	Exposures
					(3)x(4)	
9/30/2004	2,580	1.000	2,580	1.000	2,580	8
9/30/2005	1,808	1.000	1,808	1.000	1,808	8
9/30/2006	1,854	1.000	1,854	1.000	1,854	7

	(7)	(8)	(9)	(10)	(11)	(12)
	Non-			Cat Adjusted		
Accident	Catastrophe			Incurred	Loss+ALAE	Incurred
Year	Incurred	Catastrophe	Catastrophe	Loss+ALAE	Trend	Loss+ALAE
	Loss+ALAE	Loss+ALAE	Factor	{{(7)x(9)}}	Factor	Development
						Factor
9/30/2004	0	0	1.000	0	1.188	0.997
9/30/2005	449	0	1.000	449	1.140	0.993
9/30/2006	120	0	1.000	120	1.095	1.109

	(13)	(14)	(15)	(16)	(17)
		Trended			
Accident	ULAE	Adjusted	Adjusted	Accident	Reported
Year	Factor	Loss+LAE	Loss+LAE	Year	Claim
		Prod{(10):(13)}	Ratio	Weight	Counts
			(14)/(5)		
9/30/2004	1.035	0	0.000	0.250	0
9/30/2005	1.035	526	0.291	0.350	2
9/30/2006	1.035	151	0.081	0.400	1

Weighted Experience Loss & LAE Ratio	0.134
Permissible Loss & LAE Ratio	0.468
Loss Ratio Trend Factor	1.038
Trended Permissible Loss Ratio used as complement of credibility	0.486
Credibility (Square Root Rule, Full Credibility = 1084 Claim Counts)	0.053
Credibility-Weighted Loss & LAE Ratio	0.467
Credibility-Weighted Indicated Rate Level Change	-0.001

American Family Home Ins. Co.
Travel Trailer Rate Level Indication Summary
Arkansas

Exhibit 2.2

Coverage: All Physical Damage

	(1)	(2)	(3)	(4)	(5)	(6)
			Curr Level		Trended	
Accident	Earned	Rate	Earned	Premium	Current Level	
Year	Premium	Level Adj	Premium	Trend	Earned	Earned
		Factor	(1)x(2)	Factor	Premium	Exposures
					(3)x(4)	
9/30/2004	105,518	1.658	174,963	0.845	147,757	353
9/30/2005	103,868	1.521	157,936	0.829	130,889	305
9/30/2006	109,169	1.208	131,913	0.914	120,514	313

	(7)	(8)	(9)	(10)	(11)	(12)
	Non-			Cat Adjusted		
Accident	Catastrophe			Incurred	Loss+ALAE	Incurred
Year	Incurred	Catastrophe	Catastrophe	Loss+ALAE	Trend	Loss+ALAE
	Loss+ALAE	Loss+ALAE	Factor	{{(7)x(9)}}	Factor	Development
						Factor
9/30/2004	120,696	3,228	1.109	133,797	1.176	1.000
9/30/2005	156,263	5,199	1.109	173,224	1.141	0.995
9/30/2006	95,514	46,605	1.109	105,881	1.100	1.007

	(13)	(14)	(15)	(16)	(17)
		Trended			
Accident	ULAE	Adjusted	Adjusted	Accident	Reported
Year	Factor	Loss+LAE	Loss+LAE	Year	Claim
		Prod{(10):(13)}	Ratio	Weight	Counts
			(14)/(5)		
9/30/2004	1.035	162,783	1.102	0.250	36
9/30/2005	1.035	203,657	1.556	0.350	22
9/30/2006	1.035	121,373	1.007	0.400	34

Weighted Experience Loss & LAE Ratio	1.223
Permissible Loss & LAE Ratio	0.468
Loss Ratio Trend Factor	1.077
Trended Permissible Loss Ratio used as complement of credibility	0.504
Credibility (Square Root Rule, Full Credibility = 1084 Claim Counts)	0.291
Credibility-Weighted Loss & LAE Ratio	0.713
Credibility-Weighted Indicated Rate Level Change	0.525

American Family Home Ins. Co.
Rate Level Adjustment Factors
Arkansas

Exhibit 3

	Rate Impacts:		
Date	LIAB	COLL	COMP
08/01/06	0.0%	1.8%	11.5%
10/01/05	0.0%	9.8%	26.3%
04/01/05	0.0%	7.4%	23.5%
12/01/03	0.0%	10.4%	10.4%
10/15/01	0.0%	0.0%	0.0%

	Earned Premiums:		
Date	LIAB	COLL	COMP
9/30/2004	2,580	36,008	69,510
9/30/2005	1,808	35,788	68,079
9/30/2006	1,854	34,830	74,339

	Rate Level Adjustment Factors:		
Date	LIAB	COLL	COMP
9/30/2004	1.000	1.280	1.854
9/30/2005	1.000	1.191	1.694
9/30/2006	1.000	1.074	1.271

	Current Level Earned Premiums:		
Date	LIAB	COLL	COMP
9/30/2004	2,580	46,073	128,889
9/30/2005	1,808	42,636	115,300
9/30/2006	1,854	37,410	94,503

American Family Home Ins. Co.
Travel Trailer
Arkansas

Exhibit 4

Year Ending:	Earned Exposures:	CLEP:
09/30/02	159	70,493
09/30/03	328	148,675
09/30/04	353	174,963
09/30/05	305	157,936
09/30/06	313	131,913
Total:	1,458	683,980

Acc Year	Average Earned Relativity	Current Amount Factor	Fitted Exponential Curve	Premium Trend Factor *
9/30/2002	442	0.976	N/A	0.892
9/30/2003	454	0.964	N/A	0.881
9/30/2004	496	0.924	517.140	0.845
9/30/2005	517	0.907	476.432	0.829
9/30/2006	421	1.000	438.928	0.914

Annual Rate of Change: -3.9%
Trend Period Begins: 30-Sep-05
Trend Period Ends: 30-Dec-07
Projection Period (Years): 2.25
Premium Projection Factor: 0.914

American Family Home Ins. Co.
Travel Trailer Average Catastrophe Factor
 (Using American Modern Insurance Data)
 For Physical Damage
Arkansas

Accident Year	Non- Catastrophe Losses (1)	Catastrophe Losses (2)	Catastrophe Ratio (2)/(1)
1995	0	0	0.000
1996	0	0	0.000
1997	0	0	0.000
1998	0	0	0.000
1999	0	0	0.000
2000	0	0	0.000
2001	100	0	0.000
2002	64,432	0	0.000
2003	125,003	2,978	0.024
2004	121,985	3,228	0.026
2005	133,221	5,199	0.039
2006	89,706	46,605	0.520

Weighted Average: 0.109
 Selected Catastrophe Factor: 1.109

American Family Home Ins. Co.

Exhibit 6.1

Program: Travel Trailer**U.S. Dept. of Labor - Bureau of Labor Statistics****Consumer Price Index -- Medical Costs****Current Cost Factors**

12 Months Ending	Average CPI	Current Cost factor		Loss+ALAE Trend Factors *
9/30/2004	306.8	$337.7 / 306.8 =$	1.101	1.188
9/30/2005	319.9	$337.7 / 319.9 =$	1.056	1.140
9/30/2006	333.1	$337.7 / 333.1 =$	1.014	1.095

Average Value of the Latest Quarter = 337.7
The Latest Quarter = 3rd quarter of 2006

Trended Cost Factors

Year	Quarter Ending	Average CPI	Exponential 8 Point
2004	December	314.1	314.9
2005	March	318.9	318.2
2005	June	322.2	321.4
2005	September	324.2	324.7
2005	December	327.6	328.1
2006	March	331.8	331.4
2006	June	335.4	334.8
2006	September	337.7	338.3

Quarterly Trend = 1.0%
Annual Trend = 4.2%
Trend Period Begins: 8/15/2006
Trend Period Ends: 6/30/2008
Trended Period (Years) 1.88
Trended Cost Factor = 1.080

* Loss Trend Factor = Current Cost Factor X Trended Cost Factor

American Family Home Ins. Co.

Exhibit 6.2

Program: Travel Trailer**U.S. Dept. of Labor - Bureau of Labor Statistics****Producer Price Index -- Industry Data for Travel Trailers****Current Cost Factors**

12 Months Ending	Average CPI	Current Cost factor		Loss+ALAE Trend Factors *
9/30/2004	139.7	152.1 / 139.7 =	1.089	1.176
9/30/2005	143.9	152.1 / 143.9 =	1.057	1.141
9/30/2006	149.3	152.1 / 149.3 =	1.019	1.100

Average Value of the Latest Quarter = 152.1
 The Latest Quarter = 3rd quarter of 2006

Trended Cost Factors

Year	Quarter Ending	Average CPI	Exponential 8 Point
2004	December	141.6	140.5
2005	March	142.5	142.1
2005	June	144.9	143.7
2005	September	146.6	145.3
2005	December	147.1	146.9
2006	March	148.3	148.5
2006	June	149.7	150.1
2006	September	152.1	151.7

Quartely Trend = 1.0%
 Annual Trend = 4.2%
 Trend Period Begins: 8/15/2006
 Trend Period Ends: 6/30/2008
 Trended Period (Years) 1.88
 Trended Cost Factor = 1.080

* Loss Trend Factor = Current Cost Factor X Trended Cost Factor

#REF!

Countrywide Consolidated American Modern Insurance Group Data

Accident																							
Quarter\Age	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72
1Q2001	0.848	1.224	0.990	1.037	1.004	1.019	0.934	0.923	1.000	1.000	1.038	1.000	1.000	1.050	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2Q2001	1.689	2.882	1.243	1.001	0.952	1.065	1.000	0.978	1.390	1.001	1.000	0.985	0.989	1.000	1.064	1.000	0.995	1.028	1.000	1.000	1.000	1.000	1.000
3Q2001	1.494	0.788	1.162	0.867	1.485	1.300	0.974	0.944	1.141	1.011	1.000	0.952	1.007	1.000	1.000	1.000	1.000	1.000	0.981	1.007	1.000		
4Q2001	1.144	0.991	0.490	1.067	1.077	1.000	0.673	1.932	1.055	0.767	0.943	0.699	1.136	0.890	1.000	1.000	1.000	1.000	1.000	1.000			
1Q2002	2.030	1.143	0.924	1.453	0.988	1.016	1.095	1.502	1.092	0.744	0.926	0.936	1.000	1.000	1.000	1.000	0.929	1.000	1.000				
2Q2002	1.559	1.032	1.556	1.038	1.799	1.088	0.904	1.153	0.672	0.978	1.000	1.053	0.960	0.985	1.000	1.000	1.000	1.000	1.000				
3Q2002	1.053	1.165	1.566	1.047	1.345	0.969	1.015	0.867	0.932	1.000	0.995	1.000	1.000	1.006	1.000	1.000	1.000	1.000					
4Q2002	1.211	0.596	1.187	1.654	1.085	1.049	1.294	0.933	0.944	1.042	0.963	0.962	1.000	1.000	1.000	1.000							
1Q2003	1.157	1.116	1.331	1.232	1.000	0.959	1.000	1.000	1.000	1.001	1.000	1.000	1.007	1.000	0.993								
2Q2003	1.393	0.990	2.172	1.144	0.945	1.494	1.018	1.011	1.068	0.968	0.986	0.910	1.000	1.007	1.007								
3Q2003	1.618	1.565	1.169	0.914	1.050	1.076	0.961	0.957	0.990	0.997	1.049	1.000	0.997										
4Q2003	5.644	0.955	1.018	1.002	0.975	1.082	1.020	0.955	0.930	0.975	1.000	1.000											
1Q2004	1.105	1.015	0.951	0.953	0.986	0.875	1.000	0.970	0.923	1.143	1.000												
2Q2004	1.049	0.975	1.069	1.121	1.055	1.127	1.394	1.054	1.033	0.939													
3Q2004	1.107	1.369	0.974	0.976	0.881	0.997	1.045	0.998	0.925														
4Q2004	1.009	0.841	0.899	1.003	0.983	1.008	1.000	1.000															
1Q2005	0.992	1.067	0.946	0.937	0.989	0.744	1.096																
2Q2005	1.093	0.941	1.010	1.003	0.985	1.008																	
3Q2005	1.709	1.153	0.986	0.952	1.183																		
4Q2005	1.014	1.127	0.969	3.508																			
1Q2006	1.046	1.417	0.820																				
2Q2006	1.518	0.913																					
3Q2006	1.054																						

Indicated Age-to-Age Factors

	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72
Wtd Averages																							
All Qtrs	1.294	1.089	1.055	1.079	1.082	1.070	1.032	1.023	0.991	0.962	0.996	0.965	1.001	0.996	1.007	1.000	0.991	1.005	0.992	1.004	1.000	1.000	1.000
4 Point	1.130	1.114	0.973	1.261	1.081	0.970	1.129	1.015	0.960	0.979	1.014	0.974	0.999	1.004	0.999	1.000	0.985	1.000	0.991	1.004			
8 Point	1.188	1.113	0.971	1.111	1.005	1.023	1.063	0.996	0.980	0.986	1.003	0.981	1.001	0.994	1.008	1.000							
12 Point	1.273	1.118	1.037	1.077	1.010	1.051	1.053	1.014	0.958	0.959	0.995	0.965											
Avg (4,8)	1.159	1.114	0.972	1.186	1.043	0.997	1.096	1.005	0.970	0.982	1.009	0.977	1.000	0.999	1.003	1.000							
Arithmetic Averages																							
All Qtrs	1.458	1.148	1.116	1.196	1.093	1.049	1.025	1.074	1.006	0.969	0.992	0.958	1.009	0.994	1.005	1.000	0.989	1.005	0.996	1.002	1.000	1.000	1.000
4 Point	1.158	1.152	0.946	1.600	1.035	0.939	1.134	1.005	0.953	1.014	1.009	0.977	1.001	1.003	0.998	1.000	0.982	1.000	0.995	1.002			
8 Point	1.179	1.104	0.959	1.307	1.005	0.990	1.067	0.993	0.977	1.008	0.999	0.983	1.012	0.986	1.007	1.000							
12 Point	1.528	1.111	1.082	1.229	1.010	1.032	1.062	1.033	0.964	0.964	0.989	0.958											
8 Pt H/L	1.122	1.095	0.964	1.001	0.995	1.008	1.030	0.989	0.970	0.997	0.997	0.983	1.001	0.999	1.000	1.000							
12 Pt H/L	1.170	1.093	0.999	1.032	1.005	1.015	1.045	1.003	0.980	0.968	0.989	0.974											
Geometric Averages																							
All Qtrs	1.320	1.094	1.072	1.126	1.075	1.038	1.014	1.050	0.996	0.964	0.992	0.954	1.008	0.993	1.005	1.000	0.989	1.005	0.996	1.002	1.000	1.000	1.000
4 Point	1.141	1.139	0.943	1.331	1.032	0.932	1.124	1.005	0.952	1.011	1.009	0.976	1.001	1.003	0.998	1.000	0.982	1.000	0.995	1.002			
8 Point	1.155	1.087	0.956	1.160	1.001	0.982	1.060	0.993	0.975	1.007	0.999	0.982	1.011	0.985	1.007	1.000							
12 Point	1.299	1.092	1.046	1.128	1.007	1.019	1.055	1.023	0.957	0.958	0.988	0.954											

Selected Factors

Selection:																							
	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to Ult
Age-to-Age Factors	1.365	1.003	0.973	1.099	1.050	0.948	1.112	1.019	0.951	0.983	1.012	0.994	0.988	1.007	1.006	0.983	1.013	1.002	0.999	1.002	1.000	1.000	1.000
	3-Ult	6-Ult	9-Ult	12-Ult	15-Ult	18-Ult	21-Ult	24-Ult	27-Ult	30-Ult	33-Ult	36-Ult	39-Ult	42-Ult	45-Ult	48-Ult	51-Ult	54-Ult	57-Ult	60-Ult	63-Ult	66-Ult	69-Ult
Quarterly Age-to-Ult Factors	1.551	1.136	1.133	1.165	1.060	1.010	1.065	0.957	0.939	0.988	1.005	0.994	1.000	1.012	1.005	0.999	1.016	1.003	1.001	1.002	1.000	1.000	1.000
	12-Ult	15-Ult	18-Ult	21-Ult	24-Ult	27-Ult	30-Ult	33-Ult	36-Ult	39-Ult	42-Ult	45-Ult	48-Ult	51-Ult	54-Ult	57-Ult	60-Ult	63-Ult	66-Ult	69-Ult			
Wtd Annual Age-to-Ult Factors	1.202	1.109	1.050	1.040	1.026	0.993	0.981	0.982	0.985	0.997	1.006	1.006	1.006	1.010	1.006	1.005	1.005	1.002	1.001	1.000			

#REF!

Motorhome and Travel Trailer

Motorhome and Travel Trailer

All Physical Damage Coverages

Countrywide Consolidated American Modern Insurance Group Data

Cumulative Incurred Loss + ALAE Development

[illegible]

Historical Development Factors

[illegible]

American Family Home Ins. Co.
Loss + ALAE Development Factors
Motorhome and Travel Trailer
All Physical Damage Coverages
Countrywide Consolidated American Modern Insurance Group Data

#REF!

Indicated Age-to-Age Factors

	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60
Wtd Averages																			
All Qtrs	1.121	0.995	0.994	0.998	1.000	0.994	1.001	1.001	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4 Point	1.053	0.980	0.991	1.002	0.998	0.992	1.003	0.998	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000			
8 Point	1.095	0.988	0.992	0.998	0.997	0.993	1.001	1.000	0.999	1.000	0.996	1.000							
12 Point	1.107	0.989	0.994	0.998	0.998	0.995	1.000	1.001											
Avg (4,8)	1.074	0.984	0.991	1.000	0.997	0.992	1.002	0.999	0.999	1.000	0.998	0.999							
Arithmetic Averages																			
All Qtrs	1.124	0.998	0.993	0.999	1.001	0.993	1.001	1.001	1.000	1.000	0.994	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
4 Point	1.052	0.979	0.989	0.997	0.997	0.990	1.003	0.998	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000			
8 Point	1.088	0.987	0.989	0.994	0.998	0.992	1.000	1.000	1.000	1.000	0.997	1.000							
12 Point	1.098	0.989	0.991	0.996	0.999	0.994	0.999	1.001											
8 Pt H/L	1.076	0.984	0.995	0.996	0.999	0.993	0.999	1.000	1.000	1.000	0.999	1.000							
12 Pt H/L	1.093	0.987	0.996	0.998	1.000	0.995	0.998	1.000											
Geometric Averages																			
All Qtrs	1.121	0.997	0.993	0.999	1.001	0.993	1.001	1.001	1.000	1.000	0.994	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
4 Point	1.052	0.979	0.989	0.996	0.997	0.990	1.002	0.998	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000			
8 Point	1.086	0.987	0.988	0.994	0.997	0.992	1.000	1.000	1.000	1.000	0.997	1.000							
12 Point	1.096	0.989	0.991	0.996	0.999	0.994	0.999	1.001											

Selected Factors

Selection:																			
	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to Ult
Age-to-Age Factors	1.009	1.039	1.000	1.009	0.997	0.994	0.997	1.005	0.995	1.003	0.996	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	3-Ult	6-Ult	9-Ult	12-Ult	15-Ult	18-Ult	21-Ult	24-Ult	27-Ult	30-Ult	33-Ult	36-Ult	39-Ult	42-Ult	45-Ult	48-Ult	51-Ult	54-Ult	57-Ult
Quarterly Age-to-Ult Factors	1.045	1.036	0.997	0.998	0.988	0.991	0.998	1.000	0.996	1.001	0.997	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	12-Ult	15-Ult	18-Ult	21-Ult	24-Ult	27-Ult	30-Ult	33-Ult	36-Ult	39-Ult	42-Ult	45-Ult	48-Ult	51-Ult	54-Ult	57-Ult			
Wtd Annual Age-to-Ult Factors	1.022	1.007	0.993	0.993	0.993	0.995	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000			

**American Family Home Ins. Co.
Arkansas**

Calculation of ULAE Factor

Ratio to Incurred Loss+ALAE

Consolidated American Modern Insurance Group Data

Calendar Year	2005	2004	2003
ULAE Incurred	13,597,575	14,164,401	9,789,489
Loss+ALAE Incurred	405,505,527	324,486,163	349,069,977
Ratio to Incurred Loss+ALAE	3.4%	4.4%	2.8%
3 Year Average	3.5%		

Selected ULAE Factor: **1.035**

American Family Home Ins. Co.
Exhibit 9

State: Arkansas

Product: Travel Trailer

Determination of Permissible Loss Ratio

		Calendar Year			Budget	
		2003	2004	2005	2006	Selected
(1)	Pre-Paid Commissions	20.3%	18.4%	19.1%		18.7%
(1a)	Contingent Commissions	1.9%	2.4%	3.7%	2.3%	2.3%
(2)	Other Acquisition Expense (Consolidated AMIG)	4.0%	5.1%	5.9%	6.4%	6.2%
(3)	General Expense (Consolidated AMIG)	12.2%	14.5%	14.9%	14.4%	14.7%
(4)	Taxes, Licenses and Fees	3.4%	3.3%	3.2%		3.3%
(5)	Reinsurance Expense (Consolidated AMIG)					0.7%
(6)	Total Expense					45.9%

Profit Loading Provision

(7a)	After Tax Return on Equity Goal	16.5%	
(7b)	Premium to Surplus Ratio	2.3:1	
(7c)	After Tax Return on Premium [(7a)/(7b)]	7.2%	
(7d)	After Tax Return Generated by Investment Income (Appendix A-10, Page 1)	2.4%	
(7e)	After Tax Return Needed from Underwriting Profit [(7c)-(7d)]	4.8%	
(7f)	Before Tax Return Needed from Underwriting Profit [(7e)/(1.000-0.35)]	7.4%	
(7)	Selected Profit Loading Provision		7.4%

(8)	Total Expenses and Profit Provision [(6) + (7)]	53.2%
(9)	Permissible Loss+LAE Ratio [1.000 - (8)]	46.8%

Data applied to calculate commission ratio:

 AFHIC Arkansas Travel Trailer Written Premium
 AFHIC Arkansas Travel Trailer Paid Commission

Calendar Year		
2003	2004	2005
109,010	105,167	99,394
22,086	19,301	19,018

Data applied to calculate taxes, licenses and fees:

 AFHIC Arkansas Written Premium from all Lines of AS
 AFHIC Arkansas Taxes, licenses, and fees from all Lines of AS

Calendar Year		
2003	2004	2005
7,211,864	7,694,387	8,924,851
247,770	250,923	285,390

Estimated Investment Earnings on Unearned Premium and Loss Reserves

A. Unearned Premium Reserve

(1) Direct Earned Premium for 2005	\$283,579,834
(2) Mean Unearned Premium Reserve Ratio	52.0%
(3) Mean Unearned Premium Reserve (1) x (2)	\$147,474,575
(4) Deduction for Prepaid Expenses and Federal Taxes Payable	
(a) Commission	21.0%
(b) 50% of Other Acquisition	3.1%
(c) 50% of General Expenses	7.3%
(d) Taxes, Licenses, and Fees	3.3%
(e) Reinsurance Expense	0.7%
(f) Subtotal	35.5%
(g) Federal Taxes Payable	7.0%
(4T) Total Deductions	42.5%
(5) Unearned Premium Reserve Subject to Investment (3) x [1.0 - (4T)]	\$84,860,981

B. Delayed Remission of Premium (Agent's Balances)

(1) Agent's Balance or Uncollected Premium to Unearned Premium	
(a) Average Agent's Balance	\$98,602,620
(b) Direct Unearned Premium 2005 (All Lines)	\$309,590,367
(c) Ratio (a) / (b)	31.8%
(d) Direct Unearned Premium 2005 (ASLOB 21.1 Private passenger auto physical damage)	\$154,618,061
(2) Delayed Remission (1c) x (1d)	\$49,244,898

C. Loss and Loss Adjustment Expense Reserve

(1) Expected Loss and Loss Adjustment Expense Ratio	46.8%
(2) Expected Losses and Loss Adjustment Expenses (A.1) x (C.1)	\$132,580,551
(3) Percent of Mean Loss & ALAE Reserves to Incurred Loss & ALAE	
(a) 2005 Mean Loss & ALAE Reserve to Incurred Loss & ALAE Ratio	11.5%
(b) 2004 Mean Loss & ALAE Reserve to Incurred Loss & ALAE Ratio	17.2%
(c) Average of Mean Loss Reserve to Incurred Loss Ratios $1/2 \times [(a) + (b)]$	14.4%
(4) Expected Mean Loss Reserves (2) x (3c) x .958	\$18,236,822

D. Net Subject to Investment

(A.5) - (B.2) + (C.4)

\$53,852,905

E. Before Tax Rate of Return

[(Appendix A-10, Page 3)]

5.0%

F. Average Rate of Return as a % of Direct Earned Premium

[(D) x (E)] / (A.1)]

0.9%

G. Before Tax Investment Income Return (Including Surplus)

(F) + [(E) x (1.0/Premium to Surplus Ratio)]

3.1%

H. After Tax Average Rate of Return as a Percent of Direct Earned Premium

(1) Average Federal Tax Rate on Inv. Inc. (Appendix A-10, Page 2)	23.7%
(2) After Tax Return Generated by Investment Income (G) x [1.0 - (H.1)]	2.4%

Average Federal Tax Rate on Investment Income

	(1) Investment Income 2003-2005 (A)	(2) Allocation	(3) Current Tax Rate (B)	(4) Total Tax (2)x(3)
Bonds				
- Taxable	\$56,215,563	54.8%	35.0%	19.2%
- Tax Exempt Municipal	\$27,023,529	26.3%	5.3%	1.4%
Stocks				
- Acquired prior to 1987	\$0	0.0%	10.5%	0.0%
- Acquired after 1987	\$16,931,905	16.5%	14.2%	2.3%
Short-Term Investments	\$2,440,031	2.4%	35.0%	0.8%
Total	\$102,611,028	100.0%		23.7%

Notes: (A) From AMIG Annual Statement, Part 1.

(B) Under the 1986 Tax Reform Act, 15% of formerly tax-exempt income from securities purchased after August 7, 1986 is now taxable. Thus the estimated effective tax rates in 2006 will be:

Ordinary Income =	35.0%
Tax Exempt Municipal - 35.0% x 15.0% =	5.3%
Stock Dividends (Acquired after 1987) - 40.5% x 35.0% =	14.2%
Stock Dividends (Acquired before 1987) - 30.0% x 35.0% =	10.5%

Investment Income as a Percentage of Invested Assets

1994	4.4%
1995	5.5%
1996	5.1%
1997	5.1%
1998	4.7%
1999	4.5%
2000	5.0%
2001	5.2%
2002	5.2%
2003	4.5%
2004	4.3%
2005	4.4%

Twelve Year Average	4.8%
Latest Six Year Average	4.8%
Latest Year	4.4%
Projected 2006 (12 Year Trend)	4.6%
Projected 2006 (6 Year Trend)	4.1%

Selected 2006 Rate of Return

Before Tax	5.0%
After Tax [(1-0.237) x 5%]	3.8%

Rev. 4/96

Contact Person: Melissa Deller
Signature: _____
Telephone No: 1-800-759-9008 ext. 5871

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Motor Home	18.5	3.3					
Travel Trailer	51.6	9.9					
TOTAL OVERALL EFFECT							

Corresponds to Question 3 on RF-2 or RF-WC

Estimated Maximum Rate Decrease for any Kansas insured (%)								Selected Provisions		
				5 Year History				MH	TT	
Rate Change History				AR Earned	Incurred	Arkansas	Countrywide	A. Total Production Expense	20.5	21.0
Year	Policy Count	%	Eff. Date	Premium (000)	Losses (000)	Loss Ratio	Loss Ratio	B. General Expense	14.7	14.7
2002	413	n/a	n/a	90	71	78.7	112.5	C. Taxes, License & Fees	3.3	3.3
2003	499	mh 3.6, tt 10.4	11/03	141	178	125.8	82.2	D. Underwriting Profit & Contingencies	4.0	7.4
2004	400	mh 7.1, tt 16.0	4/05	174	203	116.9	56.1	E. Other (explain)	6.5	6.9
2005	402	mh 10.6, tt 17.4	10/05	178	257	144.7	63.0	F. TOTAL	49.0	53.2
2006	499	mh 2.2, tt 7.3	08/06	206	178	86.4	58.0			



AMERICAN FAMILY HOME
INSURANCE COMPANY

July 3, 2007

ARKANSAS INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
1200 W 3RD ST
LITTLE ROCK AR 72201-1904

**RE: American Family Home Insurance Company
Recreational Vehicle Program
Response to problem report dated July 2, 2007
State tracking number AR-PC-07-025289
Company Filing Number: 20070613-07**

Dear Director,

The American Family Home Insurance Company is in receipt of your problem report dated July 2, 2007. We are responding to your concern as listed below:

While it is true that four policyholders will receive increases of 100%, it should be noted that this is four out of 529 policies. This is .8% of our book of business. All four of these policyholders are in the travel trailer program, and previously had very low premiums. Please see the information concerning these policies listed below:

Policy Number	Current Premium	Proposed Premium	Dollar Difference	Percent Difference
8998375	100	205	105	104.8
4546913				
4	117	239	121	103.5
4569439				
9	104	208	105	101.4
9997694	101	204	103	101.4

There are several factors that contribute to the proposed increases which include: increases to the base rates in the travel trailer program for collision coverage, and age/marital status factor changes. Please find attached our five year history for Arkansas in the travel trailer program detailing why the base rate changes are necessary. Additionally, you will find enclosed our countrywide experience by driver age and marital status. These experience numbers also support our need to alter the factors for age and marital status.

We trust that you will see after review of this information that the requested increases are not without merit.

If you have any questions regarding this submission, please contact me at (800) 759-9008, extension 5871 or at my e-mail address which is mdeller@amig.com. My fax number is (513) 947-4655.

EXECUTIVE OFFICES / 7000 MIDLAND BOULEVARD / AMELIA, OHIO 45201-2607
MAILING ADDRESS / P.O. BOX 5323 / CINCINNATI, OHIO 45201-5323 / TEL. (513) 943-7200

Best regards,
AMERICAN FAMILY HOME INSURANCE COMPANY
FEIN 31-0711074/NAIC 23450

Melissa Deller
Compliance Analyst

***Arkansas
Travel Trailer***

	Written	Earned	Incurred	Loss Ratio
2002	80,659	61,091	61,613	100.9%
2003	109,010	93,136	125,110	134.3%
2004	105,167	108,132	131,856	121.9%
2005	99,394	105,207	104,818	99.6%
2006	135,173	117,668	169,530	144.1%
2007	56,096	46,699	(8,170)	-17.5%
Total	585,499	531,933	584,757	109.9%

RV Experience by Marital Status

2002-2006

Motor Home

	Written	Earned	Incurred	Loss Ratio	% of Total
Blank	(175,799)	(311,655)	(283,203)	90.9%	-0.3%
Single	9,878,704	9,324,279	6,568,984	70.5%	15.5%
Married	52,024,641	49,428,723	30,586,643	61.9%	81.4%
Divorced	831,576	779,276	701,374	90.0%	1.3%
Widowed	1,190,655	1,109,685	1,087,124	98.0%	1.9%
Separated	184,310	174,558	142,635	81.7%	0.3%
Total	63,934,087	60,504,866	38,803,557	64.1%	100.0%

Travel Trailer

	Written	Earned	Incurred	Loss Ratio	% of Total
Blank	(101,251)	(133,700)	4,267	-3.2%	-0.2%
Single	7,394,088	6,819,809	5,008,177	73.4%	17.0%
Married	35,211,339	32,524,321	21,060,394	64.8%	81.0%
Divorced	364,380	331,501	299,425	90.3%	0.8%
Widowed	463,214	420,782	290,535	69.0%	1.1%
Separated	115,943	113,666	123,031	108.2%	0.3%
Total	43,447,713	40,076,380	26,785,829	66.8%	100.0%

Total

	Written	Earned	Incurred	Loss Ratio	% of Total
Blank	(277,051)	(445,355)	(278,936)	62.6%	-0.3%
Single	17,272,792	16,144,088	11,577,161	71.7%	16.1%
Married	87,235,981	81,953,044	51,647,037	63.0%	81.2%
Divorced	1,195,956	1,110,777	1,000,798	90.1%	1.1%
Widowed	1,653,870	1,530,467	1,377,659	90.0%	1.5%
Separated	300,253	288,224	265,666	92.2%	0.3%
Total	107,381,801	100,581,246	65,589,386	65.2%	100.0%

*Married is defined as Married or Widowed.

**Single is defined as Single, Divorced and Separated.

RV Experience by Operator Age

2002-2006

Motor Home

	Written	Earned	Incurred	Loss Ratio	% of Total
20-29	106,232	64,470	29,213	45.3%	0.2%
30-39	2,861,604	2,458,740	1,503,786	61.2%	4.5%
40-49	10,035,145	9,262,129	6,698,870	72.3%	15.7%
50-59	15,235,967	14,240,301	8,330,890	58.5%	23.8%
60-69	22,868,083	21,713,200	13,149,456	60.6%	35.8%
70-79	11,471,705	11,488,194	8,329,664	72.5%	17.9%
80+	1,355,350	1,277,834	761,677	59.6%	2.1%
Total	63,934,087	60,504,865	38,803,557	64.1%	100.0%

Travel Trailer

	Written	Earned	Incurred	Loss Ratio	% of Total
20-29	444,040	305,168	277,837	91.0%	1.0%
30-39	4,820,273	4,047,839	2,637,960	65.2%	11.1%
40-49	12,359,685	11,241,474	7,295,603	64.9%	28.4%
50-59	11,630,459	10,790,936	6,657,468	61.7%	26.8%
60-69	10,157,041	9,653,396	6,663,192	69.0%	23.4%
70-79	3,681,405	3,686,928	2,798,884	75.9%	8.5%
80+	354,811	350,639	454,886	129.7%	0.8%
Total	43,447,713	40,076,380	26,785,829	66.8%	100.0%

Total

	Written	Earned	Incurred	Loss Ratio	% of Total
20-29	550,272	369,638	307,050	83.1%	0.5%
30-39	7,681,877	6,506,579	4,141,746	63.7%	7.2%
40-49	22,394,830	20,503,603	13,994,473	68.3%	20.9%
50-59	26,866,426	25,031,237	14,988,358	59.9%	25.0%
60-69	33,025,124	31,366,596	19,812,648	63.2%	30.8%
70-79	15,153,110	15,175,122	11,128,548	73.3%	14.1%
80+	1,710,160	1,628,472	1,216,563	74.7%	1.6%
Total	107,381,800	100,581,246	65,589,386	65.2%	100.0%

RV Experience by Unit Age

2002-2006

Motor Home

	Written	Earned	Incurred	Loss Ratio	% of Total
21+	1,128,837	1,263,056	723,724	57.3%	1.8%
11-20	8,963,977	9,191,511	5,312,399	57.8%	14.0%
6-10	19,730,581	20,279,691	15,304,728	75.5%	30.9%
3-5	20,307,132	19,284,167	11,567,208	60.0%	31.8%
0-2	13,803,561	10,486,442	5,895,497	56.2%	21.6%
Total	63,934,087	60,504,866	38,803,557	64.1%	100.0%

Travel Trailer

	Written	Earned	Incurred	Loss Ratio	% of Total
21+	444,367	470,005	284,287	60.5%	1.0%
11-20	2,608,006	2,738,079	1,943,471	71.0%	6.0%
6-10	8,292,461	8,789,128	8,012,253	91.2%	19.1%
3-5	17,150,228	16,652,545	9,237,993	55.5%	39.5%
0-2	14,952,651	11,426,623	7,307,826	64.0%	34.4%
Total	43,447,713	40,076,380	26,785,829	66.8%	100.0%

0-24,999
 25,000-49,999
 50,000-74,999
 75,000-99,999
 100,000-124,999
 125,000-149,999
 150,000-174,999
 175,000-199,999
 200,000-224,999
 225,000-249,999
 250,000-274,999
 275,000-299,999
 300,000-324,999
 325,000-349,999
 350,000-374,999
 375,000-399,999
 400,000-424,999
 425,000-449,999
 450,000-474,999
 475,000-499,999
 500,000-524,999
 525,000-549,000
 550,000-574,999
 Total

0-9,999
 10,000-19,999
 20,000-29,999
 30,000-39,999
 40,000-49,999
 50,000-59,999
 60,000-69,999
 70,000-79,999
 80,000-89,999
 90,000-99,999
 100,000-109,999
 110,000-119,999
 120,000-129,999
 130,000-139,999
 140,000-149,999
 150,000-159,999
 160,000-169,999
 170,000-179,999
 Total

RV Experience by Unit Value

2002-2006

Motor Home

Written	Earned	Incurred	Loss Ratio	% of Total
4,770,017	4,603,899	2,191,608	47.6%	6.7%
10,797,617	10,388,846	5,689,436	54.8%	15.1%
14,474,768	13,752,370	7,839,230	57.0%	20.2%
11,591,124	10,841,003	5,235,937	48.3%	16.2%
7,673,316	7,005,132	8,231,575	117.5%	10.7%
6,318,685	5,811,184	2,419,274	41.6%	8.8%
5,590,095	5,073,358	3,362,800	66.3%	7.8%
4,112,705	3,649,696	2,114,139	57.9%	5.7%
2,486,245	2,189,875	667,661	30.5%	3.5%
1,430,171	1,257,841	501,581	39.9%	2.0%
1,279,314	1,156,857	302,460	26.1%	1.8%
719,887	640,440	110,617	17.3%	1.0%
358,452	317,453	3,463,807	1091.1%	0.5%
62,497	37,414	50	0.1%	0.1%
55,819	34,245	31,566	92.2%	0.1%
24,881	14,199	-	0.0%	0.0%
(78,483)	(96,807)	2,984	-3.1%	-0.1%
20,618	7,785	-	0.0%	0.0%
16,309	9,214	-	0.0%	0.0%
10,383	3,595	-	0.0%	0.0%
178	178	1,983,887	1116299.5%	0.0%
-	-	-	#DIV/0!	0.0%
7,405	7,403	-	-	0.0%
71,722,003	66,705,181	44,148,612	66.2%	100.0%

Travel Trailer

Written	Earned	Incurred	Loss Ratio	% of Total
1,696,299	1,757,751	1,288,664	73.3%	4.1%
11,848,527	11,409,157	7,064,088	61.9%	28.3%
12,201,015	11,078,391	7,634,472	68.9%	29.1%
6,302,365	5,654,789	4,008,304	70.9%	15.0%
4,449,151	3,995,410	3,032,182	75.9%	10.6%
2,537,562	2,263,088	1,747,013	77.2%	6.1%
1,466,668	1,349,927	892,135	66.1%	3.5%
681,338	634,240	457,424	72.1%	1.6%
350,596	318,467	175,165	55.0%	0.8%
158,595	136,531	17,643	12.9%	0.4%
82,201	70,488	19,937	28.3%	0.2%
50,012	40,824	16,752	41.0%	0.1%
28,175	25,162	3,267	13.0%	0.1%
14,386	10,265	-	0.0%	0.0%
2,976	2,369	-	0.0%	0.0%
1,222	739	-	0.0%	0.0%
9,012	7,511	37	0.5%	0.0%
272	272	-	0.0%	0.0%
41,880,371	38,755,380	26,357,082	68.0%	100.0%